

CRAWFORD CURRENTS

A Publication for the Employees and Retirees of Crawford & Company and its Family of Companies



January
2012

From the CEO

*a recurring commentary in Currents
featuring Jeff's views on issues of importance
to the Company and its employees.*



I'd like to begin by acknowledging each one of you for your many contributions to Crawford's successful year – 2011, a year full of tremendous challenges and change. I cannot underestimate the tremendous generosity and support to our global customers and employees you displayed during an unprecedented level of natural catastrophes across the U.S., Canada, Chile, Australia, UK, New Zealand, Japan and Thailand.

In some capacity or another, each of you helped to support just about every initiative our Company undertook in 2011 – and you did it in an outstanding way! I'm so proud to have been associated with such a group of creative, talented and giving professionals! For your outstanding participation during our third Global Day of Service to the many individual community service activities that you continue to support, I want to thank you for helping Crawford to be all it can be... a Company we can all be proud to be associated with.

During the holidays I hope you enjoyed some quality time with family and friends and have returned to work with a fresh perspective and energized and revitalized for all that the New Year will bring.

When I think about all that we accomplished in 2011 and all that we expect to achieve in 2012, the path to achieve our goals can be summed up in three words: Integrity – Urgency – Accountability.

While you can expect to see more innovation and evolution of our services this year, our shared mission continues to be **the service provider of choice by delivering the highest quality claims and administrative solutions in each of the markets we serve.** In pursuit of this mission, however, we have made a few slight modifications to our Crawford value statement in order to make the values more concise. The revised values are:

- Acting responsibly with honesty and integrity
- Providing value to our clients
- Recognizing our shared value
- Providing a safe and healthy work environment
- Providing growth for our shareholders
- Committing to innovation and communication

In addition to the changes to our value statement, we are in the process of finalizing our 2012-2015 group strategic goals. Please stay tuned as they will be announced soon. Our shared values and work along the continuum of attaining our corporate goals will serve as a guide for everything we do at Crawford. Equipped with this guidance, along with the knowledge, expertise, resources and training we possess, we should expect nothing less than the very best. We are all winners here at Crawford, and given our shared global strength, I am very optimistic about our potential for success this year and beyond.

Thank you for all that you do for Crawford & Company and I wish you a healthy and prosperous 2012.

Jeffrey T. Bowman
President and Chief Executive Officer

Emergency Guide for Employees

World events in recent years have reminded us it is important to be prepared for circumstances beyond our control, including natural or man-made disasters. An emergency guide for employees was developed to provide you with general information on how to prepare for and respond to natural and man-made disasters. Please take a few moments to review this information then keep it for future reference. Being aware of your surroundings and what to do in the event of an emergency is the first step in maintaining your safety, as well as that of your family, your colleagues and your workplace. The U.S. [emergency guide](#) is posted on the global intranet, in the Policies and Procedures section, under Country policies.



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Comments or suggestions for *Currents*?

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**UPDATES
FROM THE**

**G E M
T E A M**

Global Executive Management (GEM) Team

Jeffrey T. Bowman, president and chief executive officer

W. Bruce Swain, Jr., executive vice president, chief financial officer

Allen W. Nelson, executive vice president, general counsel, corporate secretary & chief administrative officer

Kevin B. Frawley, chief executive officer, Americas

David A. Isaac, chief executive officer, The Garden City Group

Kenneth F. Martino, president and chief executive officer, Broadspire

Ian V. Muress, chief executive officer, EMEA & Asia Pacific

Glenn T. Gibson, chief strategy officer

Michael F. Reeves, executive vice president, Global Markets

Brian S. Flynn, senior vice president, global chief information officer



Broadspire

Kenneth F. Martino
President & CEO
Broadspire



Last year was an exciting time for our industry and Broadspire. On the top of everyone's mind was the economy. While we have seen improvement in a number of key areas like the job picture, stock market and consumer confidence, it is difficult for people to feel comfortable again. When some components of the economy improve, others take a downward turn. Many businesses remain stalled, waiting for a more robust pickup to really take action.

I believe we have to go out and make our own good times. That is what we are doing at Broadspire. We have continued to focus on our strategic plan to drive our business forward, recognizing the risks and rewards ahead of us.

New Business and Account Retention

Due to consolidation in the TPA market, we have seen an increased flow of business opportunities coming our way. Our competitors have been forced to merge or look for new investors to survive. With the strength of Crawford, we have been able to stand on our own and concentrate on our clients and new business.

We are seeing people take a serious look at the value a TPA can bring and not making it just a pricing exercise. We feel that our integrated claim platform and innovative approach to customizing claim management positions us well to deliver on the value proposition of improved quality, customer service and loss cost savings. When we win new business, we will provide unsurpassed service for that business.

Technology

As many of you know, we are in the process of consolidating our claims management systems. We continue to make good progress. By the end of last year, we completed Phase 2 of our planned migration to *RiskTech*SM. We have already completed over a third of the conversion process to date. This migration is a monumental and resource intensive task, but in the long run it will pay dividends for both Broadspire and all of our clients.

Our analytics team has also made significant advances in e-TriageSM, a system that uses more than 700 evidence-based studies to determine which claims will become outliers. The newest version enhances e-Triage's basic functions—guiding our claim professionals' interview process, capturing vital data, analyzing claims and providing recommendations.

I'm also excited about our progress in the development of the DmitriSM Suite of RMIS services. We have recently released a mobile app for Dmitri. Clients now have a window into their claims and reports from any computer or mobile device, anywhere at any time. We continue to chart a course for more data and more metrics for our clients.

Inventory Management

One of the most important tasks ahead of us is to reduce the overall duration and cost of claims for existing inventory. We have an expert team working on our long term claims, moving them to resolution. Our concentration in this area is paying dividends today and will help control costs in the future.

One of the big drivers of aging claims is chronic pain. To help address the chronic pain driver, our claim and medical staff worked together to develop specific protocols and strategies to help resolve these claims quicker. This not only addresses older claims today but, provides a base to reduce chronic pain drivers in the future.

Innovation

We previously launched our Broadspire Original Landmark Design (BOLD) NetworkSM. Our PPO Network, provides a multi-dimensional, multi-layered approach that centers on medical cost drivers. The network already included partners for physical therapy, occupational therapy, translation, transportation, durable medical equipment and more. Now, Medical Management has expanded the network to include Broadspire@HomeSM. This connection to home healthcare allows employees to heal in the comfort of their homes while receiving the proper level of care for a prompt return-to-work.

Employee Commitment and Engagement

By focusing on our staff and their delivery of quality services, we will continue to perform at the top of our game. The strength of Broadspire is our people. It begins and ends with their efforts for quality, consistency and outcomes. We recognize and reward the consistent delivery of quality service to our clients.

These important strategies keep us focused every day. I thank all of you for your continued support of Broadspire.



Property & Casualty – Americas

Kevin B. Frawley
Chief Executive Officer
– Americas

In 2011 the Americas team proved how Crawford's commitment to *working together* is more than just a slogan, it's the way we live our lives every day. The last few months have been quite exciting as we rushed in to help our clients manage all the activity created by several catastrophic events in North America.

Blizzards, spring storms, devastating tornadoes and Hurricane Irene in the U.S. and Bahamas had our Catastrophe team deploying as many as 340 adjusters into the field at any one time. Winter and Spring storms in Western and Atlantic regions together with wildfires in Alberta had our Canadian CAT adjusters very busy as well. In fact, these are the most adjusters we have deployed since 2008 and we're still seeing more volume coming in. Our clients have given us dozens of compliments and expressed appreciation for the way we worked with them and in ensuring that they were able to provide timely and satisfying service to their customers.

Our Global Technical Services (GTSSM) group has also been sending adjusters to respond to several other catastrophic events around the world. Events in Australia and New Zealand last year, and now in Thailand, required the specialty high-end skills that only Crawford's Global Technical Services adjusters can provide to our clients.

GTS has undergone transformational growth last year in line with our strategic plan to attract highly trained professional talent to Crawford. We have added adjusters in Los Angeles, San Diego, Boston, New York City, Kansas City and Atlanta.

All of the business units that support the U.S., Canada, Latin America and the Caribbean have achieved a great deal and are diligently working to accomplish much more. Below are some of last year's highlights.

- In order to provide even better service and more efficient claims handling, in July we realigned our field operations and GTS into five regional organizations. Now, our experienced adjusters can mentor the less experienced staff, claims can more easily be assigned depending on skills needed, and more time can be spent with clients and new business development.
- One of the results of the realignment was hiring a new Managing Director **Sheri Wilson**, who, along with **Robert Simpson** is now responsible for the South Central Region. If you would like to find out more about Sheri you can read the press release announcing her addition: [Click here](#)
- The 2011 Contractor Connection Conference held in San Diego, CA in May had record-setting attendance of 2,100 attendees and a record number of 127 exhibitors.
- A Contractor Connection Consumer Service pilot program with USAA launched in August. This program provides affinity partners access to the insurance industry's leading contractor managed repair network for home improvement projects such as kitchen and bath remodel jobs. This program is available to Crawford employees and the public by visiting our consumer service website at www.ContractorConnection.com.
- Restoration industry executive **Chip Bifano** was appointed as a managing director for Contractor Connection, Crawford & Company's managed repair network, to focus on further developing a new service line the company recently introduced. Reporting to **Larry Thomas**, senior vice president of Contractor Connection, Chip is responsible for oversight of the Contractor Connection Consumer Services program, including business and operational development of the new service. Chip has extensive expertise in insurance restoration, business development and franchise network.
- To help manage the risks associated with large trucking claims, we have established a new product team that focuses on high-value transportation claims. Our transportation team is designed to provide specialized management, particularly during that crucial window of time immediately after a claim is filed, so we can better control outcomes for our clients. The new four-member product team is headed by **Mark Killion**, transportation product manager, who has his CPCU and a decade of experience in handling casualty claims.

- **Robert O'Brien** joined us as vice president of Account Management for the U.S. Property & Casualty business. In this role, Robert leads the business unit's national and regional account management teams. He has more than 30 years of experience in sales, technology, insurance and management, and his sales development programs have helped companies grow through a unified approach leveraging client relationships, sales, technology and training.
- The Crawford & Company U.S. Property & Casualty Outstanding Initiative Award launched in August. This award program recognizes those who take initiative in demonstrating a commitment to enhancing the customer experience (i.e., building the brand). Every time a Crawford employee interacts with a customer or claimant, they are creating a Crawford brand experience. When we go over and above in delivering an outstanding customer experience, history shows that the business will benefit. In other words, we are all brand ambassadors for U.S. Property & Casualty and for Crawford.
- Earlier last year we talked about the new online and print advertising campaigns that were being developed in concert with our key strategic goals. These campaigns were launched in March and will remain active through the first half of 2012. The campaigns direct prospects to the appropriate corporate web page and have been very successful. The key is to generate interest via consistent messaging and exposure related to our strategic objectives.
- For years, Crawford Field Service Centers have been able to utilize Vehicle Services Connection for assignments throughout the United States. Recently, we expanded the Cross Border program with Crawford Canada. Vehicle Services Connection is now Crawford's gateway for vehicle assignments for all of North America. This additional coverage broadens the scope of service that field service centers provide to their clients.
- Social media continues to play a major part in communicating our message. We recently created several Twitter accounts and began tweeting during Hurricane Irene in late August. Our primary goal was to provide storm updates and track how the East Coast was affected.
- In addition to social media, we have also created a new Blackberry application called CMS Mobile. This application is a native Blackberry application that has real time connectivity with CMS. Our field adjusters will be able to view their active claim list, view claim and contact details, view diaries and mark them completed, view and add docket, take photos and attach them to CMS, and generate a photo report that will be sent to the subscriber(s) all while out in the field.
- Canada is rolling out the new National Claims Management Centre in order to accomplish the goal of strengthening its relationship with the current client base, increase the wallet share and continue to improve the quality of service provided. This new initiative is a re-aligning of the current business model with respect to the delivery of telephone and desk adjusting.

Redefining U.S. Property & Casualty: *Southeast Region Takes Advantage of Its Head Start*

U.S. Property & Casualty began operating under its new, five-region structure in July as part of efforts to redefine the business for future health and growth. The leaders of those regions – one individual from field operations and one from Global Technical Services (GTSSM) – have been charged with aligning their groups to maximize client satisfaction and increase revenue. **Rich Lafayette** and **Stu Tucker**, leaders of the southeast region, discuss their new roles, way of operating and other aspects of the U.S Property & Casualty project in an article posted on our intranet. [Link to intranet article.](#)



The Garden City Group (GCG)

David A. Isaac
Chief Executive Officer
The Garden City Group



GCG Acquires Settlement Services, Inc. (SSI)

The Garden City Group, Inc. (GCG), the recognized leader in legal administration services for class action settlements, Chapter 11 bankruptcy filings and legal notice programs, has acquired Settlement Services, Inc. (SSI), a Tallahassee, Fla.-based firm that specializes in the administration of labor and employment class action settlements. Among other things, the acquisition will strengthen GCG's expansion into this niche area of class action settlement administration.

"The labor and employment class action market continues to grow," said **David A. Isaac**, chief executive officer of GCG. "SSI is a well-respected name in this highly specialized area of class action practice, and the company's value-added approach to legal settlement administration fits perfectly with our approach to our clients and the markets we serve."

Thomas A. Warren, owner of SSI, will continue as president of the company under an employment agreement with GCG. "Tommy is well known in the class action bar for his legal acumen and administration expertise and has cultivated strong relationships with clients and the legal community," Isaac said. "We believe Tommy and the entire team at SSI will be an exceptional addition to our organization."

"GCG and SSI both focus on providing quality and value to clients, and we are excited by the prospect of joining forces with a recognized leader in class action administration," Warren said. "We have watched with interest as GCG has grown over the years and have admired their well-earned reputation for excellence in the legal community. It is truly exciting to now be part of the team and able to access GCG's resources to both serve our clients and grow our employment class action settlement business."

Warren has more than 30 years of experience in class action and fair employment/civil rights law and has been class counsel in some of the country's largest employment class action cases. He formed SSI in 1992 to administer claims for class action cases he was handling as an attorney. Since then, SSI has administered settlements amounting to more than \$1 billion cumulatively in a wide range of cases all over the United States.

GCG Promotes Jennifer Keough to Chief Operating Officer



The Garden City Group, Inc. (GCG), one of the largest legal administration firms in the country and the recognized leader in class action and bankruptcy administration, announced the promotion of **Jennifer Keough** to chief operating officer.

Jennifer brings to the chief operating officer position more than 15 years of legal expertise with an extensive background in managing high-profile class action administrations involving complex issues, extensive documentation requirements, high-value settlements, and other unique case complexities.

"Jennifer has personally handled some of the largest and most challenging cases in GCG's history," said **Neil Zola**, GCG's president. "She is routinely praised by our clients and her colleagues alike. Her expertise, unbelievable dedication and hands-on management style have contributed greatly to GCG's success."

Jennifer joined GCG as vice president and managing director in 2003 charged with the singular mission of launching a west coast presence. She was promoted to senior vice president in 2005 and promoted again to executive vice president in 2009. Under her leadership, GCG's west coast team grew from one employee to hundreds managing nearly 1000 cases over the last 8 years. The ascension of the Seattle office has been a foundational cornerstone for GCG's national expansion efforts. "What Jennifer has built for GCG from the ground up is unmatched in our industry," said Zola.

"I am honored and excited to have been chosen to lead the continued development of GCG," said Jennifer. "I look forward to the challenge of continuing to grow our business from coast-to-coast, without losing sight of GCG's main goal to always deliver exceptional client service."

Jennifer graduated cum laude with a B.A. in Business Management and a Masters in Finance and Valuation from Seattle University Albers School of Business. She received her J.D. from Seattle University School of Law.

GCG Promotes Karen Shaer to Senior Executive Vice President

Industry leader recognized for legal expertise and commitment to growth



David Isaac, chief executive officer of The Garden City Group, Inc. (GCG), announced the promotion of **Karen Shaer** to senior executive vice president. Karen, who is based in GCG's Lake Success, N.Y., office, joined GCG in 2001 to launch and lead the business reorganization division. She took on the additional title and responsibilities of general counsel in 2003 and was promoted to executive vice president in 2006. With this latest promotion, Karen also retains her general counsel title and position.

Karen's accomplishments as an attorney, combined with her class action and Chapter 11 reorganization management skills, have contributed to the successful expansion of GCG's services. Under her direction, GCG has handled some of the nation's most high-profile bankruptcies, including General Motors, Borders Group, Inc., and Federal Mogul. In addition, Karen has spearheaded many of GCG's high profile class action, mass claim and regulatory administrations, including GCG's work on the \$20 billion Gulf Coast Claims Facility.

"I am proud to recognize Karen with this important and worthy promotion," said Isaac. "Her supreme legal expertise and business acumen has helped successfully guide GCG through many high-profile matters. Karen is a natural leader and simply an invaluable asset to GCG."

Prior to joining GCG, Karen was an advisor to the chief executive officer/president and the board of directors at American Family Enterprises, a subsidiary of Time, Inc., in her role as general counsel. Before joining American Family Enterprises, she served with the U.S. Attorney's Office for the Southern District of New York, where her positions included deputy chief, criminal division and assistant United States attorney.

"I am proud to have been given this exciting opportunity and look forward to advancing GCG's development and continuing to expand our reach throughout the nation in both the class action and bankruptcy markets," Karen said.

UPDATES FROM THE GEM TEAM



Europe, Middle East, Africa and Asia-Pacific

Ian V. Muress
Chief Executive Officer
EMEA & AP

FERMA

Crawford & Company exhibited at the biennial Federation of European Risk Management Associations (FERMA) Conference and Exhibition in early October. Record numbers attended the event in Stockholm with 1,521 registered attendees. Crawford unveiled its new exhibition stand and new brochures giving a consistent brand image and the opportunity to explain Crawford's services face-to-face to a number of prospective and existing clients.

Mark Harman, chief executive officer, of Crawford's CEMEA operations spoke on a panel concerning reputational risk which provoked much debate. Reputation is ranked in the top 10 risks facing a company and all attendees were aware that damage to reputation can have severe and long-lasting impact on a business.

Also in the spotlight was **Clive Nicholls**, senior vice president, Client Services for EMEA-AP who took on the challenge of FERMA's Innovation Pitch. He presented a short session on Dmitri 79SM with the help of **Annette Sanchez** and **Brenda Rarick** of Broadspire in the U.S. – a great example of working together as one team.

But the work isn't over yet, as a considerable number of people expressed an interest in Crawford and Broadspire. The team will now be making contact and arranging meetings with all these people to ensure that we don't miss a single opportunity!

The bi-annual FERMA foun is a major European conference designed by risk managers to give all risk managers the opportunity to meet their European counterparts and international and local consultants or service providers. It allows them to exchange knowledge on how they can help and influence business decisions to ensure good management standards, and how to integrate them into the business processes of their organizations.



Thailand Floods Update

Huge areas of Thailand continue to be affected by the worst floods this country has seen in decades. It is reported that the flooded area in Thailand is the same size as the country of Denmark. More than 500 people have been killed with hundreds of businesses and industrial areas affected. Early estimates are that US \$10 billion of insured damage has been caused by the floods but Swiss Re is indicating that this figure could increase dramatically.



As with the Japan earthquake, adjusters from around the Crawford family travelled to Thailand to help with claims, but the flood waters have been slow to recede so it has been difficult reaching affected areas. Many of our adjusters have had to travel to loss locations by boat.



As an additional level of complexity, everyone in Thailand has to deal with the fear that snakes and crocodiles could lurk in the floodwaters. One of our adjusters found a crocodile on his balcony one morning!

**Europe, Middle East, Africa
and Asia-Pacific**
-continued

Crawford MBA goes from Strength to Strength

The latest group of Crawford’s Emerging Leaders (for 2011) has now successfully graduated from the bespoke MBA program. This 2011 group included:

| | | | | | |
|----------------------------|--------------|-------------------------|-----------|-------------------------------|--------------|
| Andrew Meager | UK | Bill Keith | UK | Ian Walford | UK |
| Lee Baverstock | UK | David Ballingall | UK | Tobias Walter | CEMEA |
| Alessandra Carrillo | CEMEA | David Dimelow | UK | Jeremy Clayton-Drabble | UK |

In addition, a celebration dinner was held for those who graduated in 2010 which gave **Ian Muress**, chief executive officer, Europe, Middle East, Africa & Asia Pacific, the opportunity to personally congratulate those colleagues receiving their MBAs as they have all worked very hard to complete their studies. This dinner recognized the 2010 graduates – as their celebration was delayed due to poor weather at the end of 2010.

Those graduating in 2010 were:

| | | | | | |
|-----------------------|-----------|---------------------------|--------------|-----------------------|--------------|
| Chris Buesnel | UK | Richard Rollitt | UK | Dan Sivertsen | CEMEA |
| David Damsell | UK | Sne Patel | UK | George Oostrom | CEMEA |
| Gareth Bowers | UK | Stephen Hutchinson | UK | Niels de Kock | CEMEA |
| Mike Skingsley | UK | Bart Hoogstad | CEMEA | Paul Ogni | CEMEA |
| Phil Price | UK | Charlotta Rodell | CEMEA | | |

The Crawford MBA is a three year program which began in 2007. Delivered in conjunction with Anglia Ruskin University, it is open to a biannual cohort (group) selected from amongst Crawford’s most able emerging leaders from the company’s Europe Middle East & Africa region.



From left: Benedict Burke, Sally Skingsley, Mike Skingsley, Charlotte von Krogh, Beena Patel, Sne Patel, Alana Tomlinson, Phil Price, David Damsell, Kathy Damsell, Christine Millar, Gareth Bowers, Colette Bowers, Mieke Verhoeff, Niels de Kock, Ian Muress, Bart Hoogstad, Chantel Hoogstad, Richard Rollit, Julia Rollit, Stephen Hutchinson, Jill Hutchinson, Trevor Bolton, Jon Salkeld, Gerealdine Cullen, Paul Ogni, Caroline Lock, Mark Harman, Chris Beusnel

The Pitfalls and Benefits of Social Media

Crawford is at the forefront of social media usage within the loss adjusting and claims management sector. In the past six months, there has been increased use of Twitter, LinkedIn and Facebook to promote Crawford and to provoke debate on industry hot topics.

Against this background, the team in the Netherlands held a presentation and interactive discussion highlighting the pitfalls and benefits that social media can present to organizations. This event included more than 100 brokers, insurers and multinationals from the local market.

Attendees debated a wide range of issues, including whether common insurance provides cover for losses related to social media, the judicial background of potential claims and measures that can be taken before issues develop with social media.

This event generated a very positive response and provided an opportunity for insurance professionals to debate issues around this emerging communication method.



Crawford Highly Commended at Insurance Times Awards 2011

Crawford & Company was Highly Commended as *Loss Adjuster of the Year* at last year's Insurance Times Awards 2011. Crawford was one of only five companies that were Highly Commended across all categories.

As with our winning entry at this year's British Insurance Awards, our submission was built around Crawford's ability to respond to the unprecedented level of natural catastrophes across the world in 2010 and through 2011. The judging process for the Insurance Times Awards is one of the most challenging as it requires a written submission followed by a verbal presentation to an expert panel made up of industry experts.



Our submission contained details of our commitment to raising industry standards and improving outcomes for customers, wherever disaster occurs; firstly by providing radically better communications; and secondly delivering true technical professional adjusters wherever most needed in the world. This was evidenced by our response to catastrophes in Chile, Australia, UK, New Zealand, Japan and now Thailand.



This was very much a global award entry with input from a team of people but special thanks are due to **Mike Patton** from Global Markets, **Nikki Kitchen** in Australia, **Sue Hale** from Global Markets and **Mark Jones** in the UK for their input. This is very much a team effort!

Of course not forgetting everyone that has worked so hard in 2010 and 2011 dealing with these major global claims events without whose efforts none of this would be possible.

Photograph: left to right

Vernon Kay, TV presenter

*Clive Nicholls, senior vice president, Client Services
EMEA AP*

Mike Patton, vice president, Global Markets

Shân Millie, publishing director, Insurance Times



Global Markets

Mike Reeves

Executive Vice President

Global Markets

Global Markets – Account Management

Global Account Management's role is to coordinate our response to our global corporate clients and develop strategic relationships in order to protect revenue from our existing programmes and leverage cross selling opportunities for future growth.

The role of Global Account Management is performed on a functional rather than direct reporting line basis, where key individuals are responsible for managing the relationship with a number of Crawford's high profile clients operating in a diverse number of industries.

Global Account Management continues to successfully achieve an annual renewal ratio in the 96%+ range and makes a significant contribution from the renewal and enhanced new business sales from our existing global accounts towards Global Markets' overall business pipeline.

It has been instrumental in delivering a best practice framework for establishing Key Account Plans, which will bring improved structure to relationship management, with the emphasis to protect and grow business with our existing global clients.

Global Account Management is also a leading user of the Salesforce application to deliver improved pipeline management reports across the organisation, including utilisation of the Chatter application to simplify and increase the sharing of news, challenges and new, innovative ideas delivered for our global clients. Recently team members **Wayne Manning** and **Rogério Lara** attended a 'Cloudforce' event which demonstrated the power of the Salesforce application and the possibilities to expand its usage beyond its current functionality. Watch this space!

Global Account Management Reporting

Claim handler dashboards include up-to-the-minute summaries of claims requiring attention and performance against KPI's and we have recently added a suite of dashboards specific to each user. As a result, we have seen a significant improvement in data completion and quality. We are already working on the next phase of enhancements to improve data and streamline efficiencies.

We are developing an online solution to check e-Claims claims (time and expense / claims management system) data against various global watch lists (for example, to prevent payments to certain blacklisted names). Also, we are about to unveil an automated letter production function with locally managed templates to allow each operation to develop and maintain their own suite of letters that can be auto-populated by e-Claims and then stored in the system as a step toward a paperless environment for our global TPA programmes.

A number of projects to improve our Global Third Party Administration (TPA) service offering have been identified and these will be developed over coming months. These include restrictions to the global reporting system to ensure Data Privacy and service level compliance, also enhanced Management Information Reports (MI) reports and improvements to the client communications function.

We are also starting to build a global training suite to assist in the training of staff on such issues as TPA programmes, e-Claims, service compliance and client specific issues.

These are busy, but exciting times for our global TPA offices with significant improvements to systems and process that will help us face the challenges ahead in this very competitive marketplace.

Global Virtual Sales Team

The Global Virtual Sales Teams are now up and running in North America and Europe. We have seen some early signs of good cooperation on new prospects and a couple of high profile wins with a large corporate client win for global TPA and Loss Adjusting. Expanding beyond the US and needs international claims capability. We are targeting new and existing clients based around the New York area and a visit took place with members of the North American virtual sales team in September. The members of the team met with clients with a view to discussing the wider Crawford capability and identify opportunities for growth. There are a number of follow-up actions with these clients which we hope will lead to opportunities in the future.

Lloyd's and London Market

Rebecca Williams joined the Global Markets team as our new Lloyd's and London liaison contact. Rebecca, previously with Woodbrook Underwriting (a Lloyd's Coverholder), has more than seven years of experience in the Lloyd's market and has extensive experience in setting up and managing Binding Authority programs.

Together with the Lloyd's Market Association (LMA), we have been working closely with **Mike Tolan** of Crawford Canada to develop a Lloyd's-specific Coverholder audit tool. This has been designed with the intention of helping the Lloyd's market reduce its spend on audits, standardise the process, and provide a strong reporting tool that will enable market participants to compare and improve Coverholder performance. This has now been presented to a number of Lloyd's syndicates, and has received positive feedback on how the tool might be improved, as well as good insight as to how the audit product would fit their needs. The next steps in developing the audit tool will be to test it internally, and decide how the product should be branded prior to presenting it to the Binding Authorities Claims Group (BACG) in the hope of gaining market-wide support.

Last April, Lloyd's introduced new reporting standards for Coverholders and TPA's that mandate how claims Bordereaux should be produced. Project groups have been set up in the U.S. and UK to ensure that our systems are able to comply with the new requirements and automate Bordereaux production.

We have had visits from **Andrew Bart** and **Derham Daymond** from Australia; **John Sharoun** and **Sheri Martinello** of Canada; **Terry Ward**, South Africa; **Eduardo Kimsi**, Mexico; **Bobby Nolan**, UK; **Paul Hancock**, Canada; and **Simon Weston** from China. More than 90 visits were organised with Lloyd's and London Market participants with both old and new contacts.

We are continuing to raise the Crawford profile within the Lloyd's market through regular engagement with the top 15 Syndicates, Lloyd's, the LMA and the London Market Claims Counsel (LMCC); and over the coming months will be extending our portfolio of contacts across both Brokers and Coverholders (MGA's) to better understand their respective influence on both slip nominations and claims management.

Our primary objective is to grow profitable revenue from the Lloyd's and London Market for Crawford teams around the globe.

Lloyd's Graduates Training Program

We looked after three graduates from Lloyd's for a three-week period in September and various parts of the company pulled together at relatively short notice to provide the training.

Michael Laband gave a presentation to the first group of Lloyd's of London graduate trainees covering Crawford's Latin American and Caribbean capabilities, together with an overview of some of the major losses we have handled in the territory (focus on the Chilean earthquake of Feb 2010).

Other areas of the business which were covered in this training program included: marketing, sales, operations, etc.

The feedback from Lloyd's has been excellent. Without exception, the training was well received and there is no doubt that we left three potential customers of the future highly impressed with Crawford. A further three graduates will be with us in late January 2012.



Finance

W. Bruce Swain, Jr.
*Executive Vice President,
Chief Financial Officer*

Crawford Reports Substantial Improvement in Third Quarter Results

Crawford & Company announced its financial results for the third quarter ended September 30, 2011. Third quarter 2011 consolidated revenues before reimbursements totaled \$283.0 million, up 11% over \$254.5 million in the 2010 third quarter. Third quarter 2011 net income attributable to Crawford was \$15.3 million, compared with \$13.0 million recorded in the 2010 third quarter. Third quarter 2011 diluted earnings per share for CRDA and CRDB were \$0.28 compared with \$0.24 reported in the prior-year quarter.

Jeffrey T. Bowman, Crawford president and chief executive officer, stated, “Our third quarter 2011 operating results reflect continued strong performance in our Americas, EMEA/AP and Legal Settlement Administration segments. Both the Americas segment and EMEA/AP benefited from weather-related claims increases, the former in the U.S. as a result of Hurricane Irene and the latter as a result of an increase in weather-related claims activity in our Australian market. In our Legal Settlement Administration segment, we continue to see solid results primarily from our engagement in the Gulf Coast Claims Facility special project. We still have a strong backlog of awarded projects in this segment and expect the special project activity to continue through 2011 and into 2012, although at a reduced rate as this project continues to wind down. Our Broadspire segment is closely correlated with the U.S. economy and continues to be affected by lower workplace-related claims volumes reflecting the high level of U.S. unemployment.”

Visit the Crawford website to read the [quarterly earnings announcement in its entirety](#).

Crawford & Company Board Declares Quarterly Dividends

On November 2, 2011, at its regular quarterly meeting, the Board of Directors of Crawford & Company declared quarterly dividends of \$0.03 per share on the Class A Common Stock and \$0.02 per share on the Class B Common Stock, payable on November 29, 2011, to shareholders of record as of the close of business on November 18, 2011. Other than voting rights, the Company’s two classes of stock have essentially identical rights, except that the Board of Directors may pay greater or equal (but not lesser) cash dividends on the Class A Common Stock than on the Class B Common Stock.

Crawford & Company Announces New Five-Year, \$325 Million Revolving Credit Facility

New arrangement lowers borrowing costs, improves financial flexibility

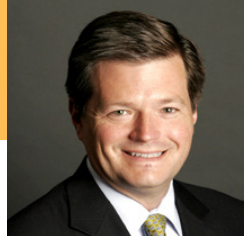
On December 12, Crawford & Company announced the execution of a new five-year, \$325 million senior secured revolving credit facility with a syndicate of banks led by Wells Fargo Securities, LLC, and Bank of America Merrill Lynch as Joint Lead Arrangers and Joint Lead Bookrunners.

Other banks participating in the credit facility include RBS Citizens as Documentation Agent, Northern Trust, HSBC Bank USA, Royal Bank of Canada, Fifth Third Bank and SunTrust Bank.

The new facility, which matures in December 2016, replaces an existing \$100 million revolving credit facility and \$218.6 million currently outstanding under a syndicated term loan B.

“We are very pleased to enter into this new revolving credit facility, which provides us with a number of benefits, including the financial flexibility we need to pursue our long-term strategic plans,” said Crawford President and Chief Executive Officer **Jeffrey T. Bowman**. “It also reduces our borrowing costs, extends the maturity of our credit facility to five years and improves our access to capital.”

“We believe this agreement is a reflection of our solid operational performance and is an important step for our company. We also appreciate the support of our strong lender group, most of whom we have maintained close relationships with for many years,” Bowman added.



Shared Services

Allen W. Nelson

Executive Vice President, General Counsel, Corporate Secretary & Chief Administrative Officer

Compliance, Quality & Training

Since Crawford's Training Department is so closely aligned with our Quality and Compliance Departments, we are continually updating our technical courses to reflect learnings from Quality and Compliance.

Quality updates:

- Partnered with U.S. Property & Casualty to develop new Performance Standards Review
- Developed an employee mentoring program for Broadspire's newly-hired adjusters
- Implemented new comprehensive audit tool for Vehicle Services

Additional recent training accomplishments include:

- Successful deployment of *Risk*Tech 1.2 training
- Basic Property Class conversion to virtual classroom format
- Created and deployed online training for U.S. Property & Casualty's Claim Hub
- Trained Utilization Management (UM) nurses in the Philippines for Broadspire

KMC On Demand has stepped up online marketing initiatives to sell Property Technical Certification (PTC) and continuing education courses while providing greater access to adjuster training resources. In order to help build brand awareness, we encourage you to visit these websites and share within your network of friends and colleagues.

Corporate Communications

Crawford continues to receive considerable attention in important trade and Atlanta-based publications. Some of the magazines and websites that have featured the company and its business units include *Business Insurance*, *Claims Advisor*, *Counsel to Counsel Magazine*, *Atlanta Business Chronicle*, *Smart Business*, and a cover story on CEO **Jeffrey T. Bowman** and Crawford in *Claims Magazine* in January.

In keeping with the times, we are receiving more coverage on such websites as propertycasualty360.com, the new portal for *Claims Magazine* and its sister publications. As the portal serves 150,000 unique visitors each month, as opposed to a circulation of 45,000 for the magazine, online coverage actually gains us significantly more exposure.

Since announcing its global social media policy, Crawford has made initial forays into Facebook, Twitter, blogs and other media as part of communications and marketing programs and is getting ready to expand its presence even further. Highlights of current social media efforts include:

- Crawford tweets corporate news and information on Twitter [@crawford_news](https://twitter.com/crawford_news).
- U.S. Property & Casualty began using Twitter for the first time during Hurricane Irene to inform clients, employees and other interested parties of storm-related developments. The business continues to tweet [@crawford_us](https://twitter.com/crawford_us).
- KMC On Demand recently set up a Facebook page (www.facebook.com/kmcondemand) and Twitter account ([@KMC_on_Demand](https://twitter.com/KMC_on_Demand)) to communicate with clients and potential learners – a natural fit with its focus on online learning.
- Clients, employees and others can “like” The Garden City Group (GCG), Crawford's legal settlement administration business, on Facebook (www.facebook.com/GCGnews). GCG also has a LinkedIn company page.
- Broadspire has developed an extensive guest blog program on sites such as reduceyourworkerscomp.com and workerscompinsider.com.
- **Ian Muress**, CEO of Crawford's Europe, Middle East, Africa/Asia-Pacific operations, tweets regularly [@IanMuress](https://twitter.com/IanMuress), as does **Lynn Cufley**, communications manager for the region, [@LynnCufley](https://twitter.com/LynnCufley).

Our communications and marketing professionals and an employee team are continuing work to further our social media efforts and consider issues and developments in social media. An official Crawford & Company Facebook page was launched last year, and the team is keeping an eye on what happens with Google+ as use of it becomes more widespread. Stay tuned for further updates on our social media program. You can review Crawford's social media policy on the Global Intranet's Global Policies page or email info@us.crawco.com with questions.

Corporate Communications - continued



Sixteen **state micro sites** detailing CE requirements, available courses, state statutes and adjuster resources have been launched. An example can be seen at: <http://www.kmcondemand.com/georgia-adjuster-ce-credits/>



KMC is now on **Facebook** and beginning to attract a following. Visit <http://www.facebook.com/pages/KMC-on-Demand/235180199856523?sk=wall> and don't forget to write on our "wall" and "like" us!



Twitter users can now keep up with KMC as we tweet about continuing education, storm activity and other relevant topics. Visit http://twitter.com/#!/KMC_on_Demand and become a "follower".



Over 650 **LinkedIn** users have joined us to discuss insurance training at http://www.linkedin.com/groups?gid=1842719&trk=myg_ugrp_ovr We invite you to join the group.

PTC continues to progress:

- a. The **PTC website** has been revised to include more information about the certification program and the active participation of the Advisory Committee made up of over 20 carrier and adjusting organizations.
- a. We have entered into a reseller arrangement with adjusterpro.com to market the PTC program. **Adjusterpro™** has revamped their website to promote PTC and are actively blogging about the program benefits. Sales are averaging about 30 units per month.
- b. PTC I has over 1,400 learners participating in the program.
- c. PTC II is in development and tracking for Q1 2012 launch; the curriculum will cover exterior loss and will include, framing, sewer, masonry, roofing, siding and fences.

Crawford & Company Website Update

Since the launch of the redesigned website last June, we've had several developments. Plans are underway to create additional websites on the new Umbraco Content Management System, with Poland and Risk Sciences Group websites in development now. Future plans include integrating all current Crawford websites into the new Umbraco system in 2012. We have also begun phase one of Search Engine Optimization project, which includes optimizing our Crawford site and Crawford social media sites for the following keywords:

- claims management solutions
- insurance claims adjuster
- claims services
- business process outsourcing
- claims consulting

Additionally, plans are in place to enhance the administrative process in 2012 to make website administration quicker and more effective.

Crawford & Company Office Locator Enhancements

Enhancements to the Crawford & Company Office Locator were made globally. Changes include displaying ALL Crawford locations globally (not just service centers), easier and more intuitive navigation, faster processing, alphabetical results by state/province (if applicable), and revised international administration processes to ensure data remains current.

Future releases will include a non-Flash based option optimized for mobile applications and browsers that do not support Flash (i.e. Safari browser used on the iPad device).



Global Strategy, Projects & Development

Glenn T. Gibson
Chief Strategy Officer

Gibson Receives 2011 CIP National Leadership Award

The Chartered Insurance Professionals' (CIP) Society in Canada named **Glenn Gibson**, executive vice president and global chief strategy officer of Crawford & Company, as the recipient of the 2011 Established Leadership Award.

"As a highly respected member of my global management team, Glenn has made a number of important contributions to our organization and the industry during his many years in the business," said **Jeffrey T. Bowman**, Crawford's president and chief executive officer. "His dedication, pride in his profession and the insurance adjusting community, and affinity for mentoring others make him a very worthy recipient of this award."

John Sharoun, chief executive officer of Crawford (Canada), nominated Gibson for the award. "His passion for learning extends to his colleagues and staff, and he has always been a strong advocate and member of industry associations," Sharoun said. "I am delighted that he has been recognized with this honor."

The Established Leadership Award recognizes individuals who have shown exceptional leadership abilities and a strong commitment to upholding the CIP Society's tenets of imparting knowledge and instilling professionalism within the insurance industry. Glenn was the only recipient named this year.

Glenn began his 38-year insurance career at Fireman's Fund Insurance Company and later helped build Adjusters Canada into the largest claims administration firm in Canada. He has held a number of executive positions with Crawford since the company purchased Adjusters Canada in 1998. He served as senior vice president of operations and chief executive officer of Crawford Canada and chief executive officer of the Americas before assuming his current role in January 2008.

Throughout his career, Glenn has shown a deep commitment to continuing education and to sharing his knowledge with others. He has written more than 180 articles and has delivered some 350 presentations to international audiences in North and South America, Europe and Asia-Pacific. He holds a number of industry designations in addition to CIP: Chartered Loss Adjuster (CLA), Certified Fraud Examiner (CFE) and certifications in Canada and the United States as a Certified Fire and Explosives Investigator (CFEI, CFII-c).

The CIP Society is a professional organization representing more than 15,000 graduates of the Insurance Institute's Fellow Chartered Insurance Professional (FCIP) and the Chartered Insurance Professional (CIP) programs. As a division of The Insurance Institute of Canada, the Society offers continuing professional development, information services, networking events and recognition and promotion of the designations.

Crawford Developing Customer Value Proposition

Crawford & Company has begun an initiative, led by Glenn Gibson, to develop a corporate customer value proposition for our global organization and for U.S. Property and Casualty. A value proposition, in short, communicates the main reason someone should come to us to do business - rather than our competitors. Crawford's goals for establishing a value proposition include:

- Delivering more profitable value to customers and shareholders,
- Defeating commoditization by customers and competitors alike, and
- Adapting to the mega-trends reshaping the competitive landscape

A comprehensive and easy-to-use value proposition is an effective tool that every employee, in their role as an ambassador for the Company, can use to share the Crawford story.

A U.S. Property & Casualty business team began work on development of a U.S. Property & Casualty-specific value proposition for their business segment earlier this year. To help Crawford further ensure we incorporate world-class best commercial practices into our overall company value proposition, we have engaged the consultant services of Reinventures to help take the already good and considerable amount of work done around developing a customer value proposition by the U.S. Property & Casualty business team to the next level for our Company.

Stay tuned for additional information on the development of Crawford's value position and how you can use this tool to retain and generate new revenue from current clients...AND... attract new business.



Information and Communications Technology

Brian S. Flynn
*Senior Vice President
Global Chief Information Officer*

Crawford Launches Global Privacy Program

Last year, Crawford launched a global privacy program to identify and manage the organization's risks and obligations associated with collection, processing, and communication of personally identifiable information (PII). These risks and obligations flow from regulatory and contractual requirements as well as potential negative brand image or impacts that could result from a privacy breach. Because there are a wide variety of legal and regulatory requirements globally for which there are often cross-border impacts, Crawford has chosen to take a global approach to addressing and mitigating privacy and data protection risks.

The risks in the financial services industry, which includes our insurance industry clients, are well documented. There were 600 breaches reported in 2010 that exposed over 15 million records containing PII. 33% of these breaches occurred in the financial services industry; further, financial services industry breaches constituted 94% of the 15 million compromised records (14.1 million). The average cost of a personal information data breach per company was more than \$7.2 million (up 7% from 2009) and \$214 per record (up 5% from 2009). Studies have shown that these breach costs correlate directly with the absence of best practices for handling PII.

PII is almost any information that can be used to identify a specific individual, particularly when two or more pieces of information are used in combination to identify the individual. This could be obvious combinations such as name, home address, and home telephone number (or any of these combined with a driver's license number or national identifier), but it could also be some less obvious combinations, such as race, ethnic origin, religion, and marital status; age, height, and, weight; national identifier and credit card number; income, purchases, and spending habits; personal email address and IP address; or almost any other combination of information.

The benefits of successfully managing and navigating PII risks are multifold. First and foremost, it's the right thing to do, and as a result it's good for Crawford's business. In many cases, our clients are demanding it. Further, it helps us avoid legal claims and helps us avoid regulatory fines and the additional regulatory scrutiny that continues even after the fines are paid.

Crawford has created a global governance structure to provide both strategic and tactical leadership and guidance for the new privacy program. The Global Executive Management Team (GEM) aligned responsibilities for the program with Crawford's Global CIO **Brian Flynn**, and approved the establishment of a Global Privacy Office (GPO). **Sherry Jackson** leads the GPO in the Americas, and **David Parker** leads the GPO in the EMEA/AP region. They are responsible for developing, planning, coordinating, managing, staffing, and supervising all privacy-related operations globally. The GPO receives key legal and business advice from the Privacy Working group, which is comprised of senior representatives and privacy experts from the ICT Compliance and Legal Departments (**Gretchen Hiley, David Falgoust, and Tami Stevenson**), as well as our Canadian operations (**Ken Lloyd**).

The GEM also appointed a Privacy Steering Committee (PSC) to provide strategic vision and leadership for the GPO's global privacy initiatives. The PSC is comprised of senior leadership from Crawford business units and the ICT, Finance, and Legal Departments. It held its kick-off meeting in September. During that meeting, the PSC reviewed the program charter and a high-level work plan for the program. It also appointed a group of Privacy Champions, comprised of leaders from the business units and the Finance and Human Resources departments, to provide tactical leadership support for executing privacy initiatives approved by the PSC. At its second meeting in October, the PSC approved the program charter and received updates from the GPO on recent privacy and data protection developments as well as updates on work completed under the GPO's high-level work plan. The PSC also reviewed the GPO's requests for implementation and communication support that is needed for key privacy initiatives that are already underway.

The initial kick-off meeting of the Privacy Champions was held in November. At this meeting, the GPO conducted an educational session on privacy law and compliance, reviewed the privacy governance structure and the role of the Privacy Champions group, and presented the high-level work plan for the program as well as work that has already been completed under the work plan. After the educational and work plan presentation, the GPO discussed next steps for completing the initial set of tactical privacy initiatives with the group.

If you have not already been involved in Crawford's global privacy and data protection initiatives, chances are that you will be approached in the coming weeks and months to provide input and support as we move forward with implementing these initiatives and enhancing privacy training and awareness at Crawford. If you have any questions, please do not hesitate to contact someone in the GPO or senior leadership in the PSC or Privacy Champions group for more information.

[*Continued on page 19*](#)

Crawford Business Process Improvement

During the last few months, we have made huge progress along the Global Systems Roadmap (GSR) by acquiring global license of Appian BPM and establishing the Crawford Business Process Improvement (BPI) program to streamline processes and modernize legacy applications. At this time we have identified 60+ opportunities for process improvement, and the list keeps growing. A few examples are:

- CMS BPM Portal
- Scheduling & Assignment Automation
- Billing Automation
- Fast Track Claims
- GTS Strategic Loss Management
- Employee Onboarding
- Online Self-Service Referrals

Appian is a business process management (BPM) technology that combines process/workflow, business rules, portal and forms, document management, business activity monitoring, identity management, integration, mobile, and collaboration capabilities. Appian completes the GSR technology tool kit.



Global Appian training plan combines in-class instructor-led training, live webinars recorded for on-demand replay, and a global license for self-paced e-learning classes. By October, 12 employees were trained in class, and another 70-to-80 attended webinars globally.

In combination, the Crawford BPI program aims to deliver an unprecedented level of process efficiency and organizational agility by enabling flexible automated rules-based process flows with social networking as the basis for collaboration and empowered mobile workforce.

Announcing Appian e-Learning

We are excited to announce addition of in-depth, hands-on e-Learning classes to our Appian training program. We have an unlimited global subscription to the e-Learning classes for 15 months starting immediately, available at <http://academy.ibenox.com>. Crawford employees can individually register directly from the site and provide the registration code **CRAW2012**. Users are also able to email academy@ibenox.com for support related to any issues or questions.

The training includes following modules:

- Appian 6 User Experience and Product Overview: Product Overview, User Experience, and Managing Tasks. This set of modules is recommended for all roles: operations, management, support, and technology.
- Appian 6 Process Designer: Application Design, Process Modeler, Expression Editor, Process Variables, Forms Designer, Assignments, Business Rules, Escalations, Gateways, Events, Quick Tasks, Activity Chaining, Exceptions, Appian Tempo, Sub Processes, and Script Tasks. This set of modules is recommended for business analysis and technology roles

This is also a reminder that six recorded Appian webinars are available to all employees on the ICT Resources page of the Global Intranet.

Appian is a global leader in business process management (BPM) technology on desktop and mobile devices as well as in the cloud. The technology combines simplicity and power to drive collaborative process improvement. Appian is our standard application technology platform globally and a key component of the Global Systems Roadmap (GSR) and Crawford Business Process Improvement (BPI) programs.

(Note: This training is not mandatory; please prioritize with your other work.)

Contractor Connection

Broadspire United Kingdom

Crawford & Company

Command Center AUSTRALIA

Tradeshaw Global Scholarship

CATAstrophe

USP&C Dashboard SLS
Employee Referral

Healthy Living MAT

PLRB National Start! Walking Day

RIMS **News**

Global Intranet Latin America

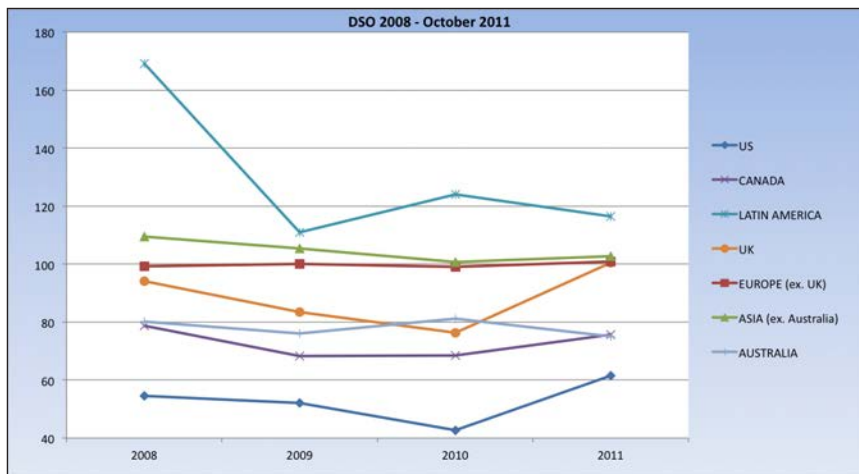
Strategic Warranty Services Garden City Group

Global Technical Services

Crawford's Financial Health – “Managing Credit, A/R Exposure and Cash Flow”

The majority of Crawford's revenue is generated from claim assignments received from other large businesses. We both share a common thread of extending credit terms and lending money. This is done in the form of trade credit (products and services being sold based on Crawford's established payment terms).

In an economy characterized by tight cash and declining margins the concept of “let's make a deal” must take a back seat to “cash is king.” One of our company's goals is to increase revenue, improve cash flow and profitability. Our Accounts Receivable department is constantly monitored to ensure credit exposure is aligned with revenues. We are engaged in prudent credit exposure with an eye on receivable turn (Days Sales Outstanding-DSO*), cash management and unyielding customer satisfaction.



Crawford & Company continues to brave the challenges brought about by the current credit crisis. The majority of businesses within our customer base have survived the financial crisis. Some are better for it.

To operate profitably in the midst of a challenging global economy, we have taken a hard look at how we manage our business. We continue increasing efficiencies through process and technology, along with ongoing cost restructuring. As stated in our Strategic Plan, one of our key objectives is to improve working capital management (a measure of both a company's efficiency and its short-term financial health).

| | 2008 | 2009 | 2010 | 2011 |
|----------------------|--------|--------|--------|--------|
| US | 54.59 | 52.06 | 42.72 | 61.56 |
| CANADA | 78.74 | 68.20 | 68.40 | 75.76 |
| LATIN AMERICA | 169.25 | 110.97 | 124.15 | 116.56 |
| UK | 94.17 | 83.44 | 76.34 | 100.48 |
| EUROPE (ex. UK) | 99.23 | 99.97 | 99.04 | 100.95 |
| ASIA (ex. Australia) | 109.41 | 105.43 | 100.72 | 102.68 |
| AUSTRALIA | 80.12 | 76.00 | 81.27 | 75.01 |

What are we doing to improve working capital management at Crawford?

A Global Strategic Initiative (GSI) was established this year to address DSO (DSO is the metric that we use to measure the effectiveness of our working capital management efforts), and the GSI team has delivered on several DSO initiatives. These include:

- Contracts – Improved language to better communicate client payment terms. Updated payment terms in existing client contracts, standard contract templates, requests for proposals (RFPs), fee schedules and invoices;
- Cultural Change – Delivered to raise employee and client awareness which includes an evaluation of our corporate bad debt reserving methodologies and enhanced global communication;
- Client Relations – To amend our interim billing policies and provide increased training to our account management and sales staffs.

Our Company's interim billing policy has recently been revised and distributed to our International operations. This initiative was also implemented in the U.S. Property & Casualty operations a few months ago resulting in improved DSO results.

You will be hearing more from this team on their findings and recommendations in the months ahead.

What is the benefit? The most significant part of Crawford's working capital is unbilled inventory and billed receivables. Betterment in our billing procedures and receivable collections has resulted in improved DSO results.

DSO measures the average number of days in sales we have in our unbilled inventory and accounts receivable balances. A simple example to illustrate this is if our average sales are \$1,000 per workday and we have \$50,000 in unbilled inventory and billed receivables, then our DSO is 50 workdays.

What can we do to improve our DSO number? Handling every assignment while looking at ourselves through the eyes of our customer will help us raise the bar and deliver an even higher quality service at all times, ensuring customer satisfaction with Crawford and its products and services. Then, let's do our part to improve our billing accuracy and invoice deliverables. After all, as a consumer yourself, it's easy to understand that you know that you don't mind paying for great service and a great product.

*DSO measures the average number of days to receive payment once an assignment is invoiced.

Third Crawford Global Day of Service Featured More than 49 Volunteer Projects Worldwide

More than 1,100 Crawford & Company employees helped others around the world during a wide variety of service projects undertaken Saturday, October 1 as part of the Company's third annual Global Day of Service.

More than 49 projects were planned by volunteers in 20 countries and helped organizations ranging from food banks and orphanages to domestic violence shelters and nursing centers. Among the specific activities were:

- Making donations and assisting with food distribution at the Northern Illinois Food Bank, which serves more than 61,000 individuals each week
- Repairing facilities and providing activities for children at SOS Children's Villages in Coconut Creek, Florida
- Providing meals, reading and playing games in several Brazilian institutions for abandoned children and senior citizens
- Making and collecting donations in Dusseldorf, Germany, for organizations that offer palliative and hospice services to terminally ill children.
- Collecting, packing and distributing donations to a food bank in Birmingham, U.K.
- Providing materials and snacks to children at the Rong-Kuang Children's Home in Taiwan, Republic of China.
- Helping to clean up the Mt. Gede Pangrango National Park in West Java, Indonesia.
- Paint, repair, computer training, donations, etc. for The Atlanta Day Shelter for Women and Children and the Atlanta Community Food Bank (ACFB) Product Resource Center (PRC).



CRAWFORD CARES
A Community Relations Program

Company employees also served their communities individually if they were not able to join a group project.

Project summaries and photos from global projects on Crawford's 2011 Global Day of Service are available on the GDOS website. [Click here](#) to view.



Corporate News

Global Day of Service



Corporate News

Global Day of Service



CRAWFORD CARES
A Community Relations Program

Corporate News

Happy Anniversary New Broadspire!



On October 31, 2006, Crawford & Company made its largest acquisition in the Company's history - Broadspire. Combining the existing business of Crawford's U.S. self-insured claims and medical management services with that of Broadspire, created a segment that became a leading international third party administrator, providing risk management solutions designed to help clients improve their financial results.

Broadspire now offers a broad array of workers compensation, casualty claim, and medical management services to assist large organizations in achieving their unique goals, increasing employee productivity and reducing the cost of risk through professional expertise, technology and data analytics. Broadspire is headquartered in Atlanta, GA with 85 locations throughout the United States. Services are offered by Crawford & Company under the Broadspire brand in Europe (www.Broadspire.eu), including the United Kingdom (www.BroadspireTPA.co.uk).

Looking beyond the business aspects of blending these two companies, like some blended families, when combining units that were originally part of separate entities, there might have been friction or discord due to policy, procedure and cultural differences. But key to the successful integration in the five years since these two families became one, Crawford and Broadspire employees realize they are now stronger together than ever before, with broader industry expertise, derived from the strengths and synergies each brought to the table.

Congratulations to our Broadspire brethren and we look forward to many more successful years working together!

RSG's Dmitri Suite® Offers Powerful Interactive Data Analysis



Risk Sciences GroupSM (RSG) offers new and powerful interactive features in its Dmitri Suite that allow users to view, manipulate and analyze claim and exposure data to improve their risk and safety management programs.

RSG, a Crawford Company and leading provider of risk management information systems (RMIS), has integrated greater data visualization capabilities throughout its Dmitri Suite of RMIS solutions, which was launched last year. Dmitri displays data in a pictorial fashion so users can easily drill down into and interact with information to better understand claims, providing risk managers with unprecedented analytical capabilities to manipulate data in the way most meaningful to their needs.

"By graphically depicting and organizing a client's data in a new way, Dmitri makes it easy to understand and communicate analytics," said **Brenda Rarick**, managing director of RSG. "Users are able to view the data they want, the way they want it, exactly when they want it. This type of interactive analysis provides actionable information that can positively impact their business, which is one of the most important contributions a RMIS can make."

In addition, key features of Dmitri now are available via a recently introduced mobile application that provides added convenience to users, Rarick said. "These improvements are part of continuing investments we're making in our RMIS products to help our clients manage their risks even more effectively."

Advanced features built into the Dmitri system include multi-level sorting, group sorting with subtotals and collapsible groups, dynamic filtering and column preview. These "instant spreadsheets" are easily sorted by an unlimited number of criteria simultaneously. The user can add or remove columns, rearrange their order and change their default width, among other functions.

The Dmitri Suite includes three levels of applications. Element 26, *know IT!*[®] provides real-time views into the details of claims. Element 47, *explore IT!*[®] informs clients about claim details with a rich library of reports to help with overall claim management. Element 79, *analyze IT!*[®] combines claim, litigation, risk control, exposure and policy information from multiple sources, giving bundled and unbundled clients virtually unlimited ad hoc reporting and analytic capabilities worldwide. Element 47 and Element 79 incorporate dashboard widgets to provide quick data analysis.

2012-2013 Scholarship Program for Children of Crawford Employees

The Crawford Scholarship Program was established to assist the children of employees in pursuit of higher education. Crawford & Company maintains scholarships annually to the sons and daughters of regular employees who work 30 or more hours per week. Scholarships are awarded on the basis of academic achievement, education and career goals, participation in school and community activities, a 500 word essay, and completion of an application.

Each scholarship provides \$2,500 (U.S.) a year for tuition, fees, books and other course-related expenses. Scholarship awards may be renewed for up to three years, provided recipients maintain eligibility requirements.

Interested parents with an unmarried son or daughter between the ages of 16 and 25 entering college or already attending may apply for a scholarship. The applicant must complete educational requirements this year to attend college in the Fall of 2012 or Spring of 2013.

The application period for the Crawford & Company Scholarship Program begins immediately and runs **through March 15, 2012 for the 2012-2013 year**. Applications postmarked by March 15, 2012 will be evaluated by the Scholarship Committee and awards will be announced the end of **April 2012**. The Application and Program overview is posted on the Global Intranet under Employee Info, Benefits, Special Offers, in the Scholarships section.

Print an application or email Naseem Kader at Naseem.Kader@us.crawco.com to request an application or if you need additional information. U.S. Telephone Number: 404-300-1088 U.S. Fax Number: 404-300-0180

Overview: [Click Here](#) Application: [Click Here](#)

CMS Mobile Update

The Claims Management System (CMS) Mobile application was deployed to production for a pilot group of adjusters at the beginning of October. After a couple of weeks, the team provided positive feedback which included comments that the application was intuitive and functioned like CMS, and that the ability to initiate calls and emails directly from the application is an efficiency gain. The Information and Communications Technology (ICT) department is working on a couple of enhancements to the docket creation and photo report generation functions of the application. Thanks to **Jack Harrington, Lavon Hart, Ronnie Croom** and **Joy Goolsby** for their assistance and knowledge in these areas of CMS. The enhancements are currently being tested by ICT. The project team will coordinate another release to the pilot team to review prior to full deployment.



In an effort to continue the rollout of the application, U.S. Property & Casualty adjusters are asked to review the [video or presentation materials](#) located on the global intranet, in the ICT Resources section, under Claims Management, then select CMS Mobile. These materials will help to familiarize users with the features of the CMS Mobile application.

Countries who have CMS installed should contact their CMS point of contact to inquire on the availability in their country.

Employee Accomplishments

Four Crawford Claims Professionals Earn CPCU Designation

Four Crawford & Company claims professionals have earned the prestigious Chartered Property Casualty Underwriter (CPCU) designation from the CPCU Society. "Completing the requirements for a CPCU demonstrates the highest level of commitment to the insurance profession," said **Jeffrey T. Bowman**, Crawford president and chief executive officer. "Crawford has long supported the CPCU Society and its goals through involvement in chapters, teaching and sponsorships. I am very proud of our four inductees and the effort they have made to further their careers through earning this honor."

2011 CPCU inductees from Crawford were:

- The **Tom Parsons**, team manager in Fairfax, Va., for Broadspire, Crawford's third party administrator for casualty claims and medical management services. Parsons has more than 20 years of experience in the insurance industry, including 14 years with Broadspire. He first joined the organization as a workers compensation claims examiner in Richmond, Va., and later was promoted to the position of team manager. He holds AIC and Associate in Risk Management (ARM) designations.
- **Mark Killion**, transportation product manager for U.S. Property & Casualty. Killion, who has spent his 10-year career with Crawford, began as a casualty adjuster and later served as a supervisor, team manager and branch manager in Ohio and Michigan before moving to Atlanta to lead the transportation team. He previously earned AIC and Property Technical Certification (PTC) designations.
- **Doris Ross**, senior account executive in client services at Broadspire. Ross has served in a number of capacities during her 31 years with Crawford, holding positions as a workers compensation adjuster, casualty general adjuster and a senior risk analyst and supervisory and management positions in branches and at several of Crawford's risk technical centers. She previously earned AIC, ARM and Associate in Insurance Services (AIS) designations.
- **Alex Chernov**, property adjuster in Crawford's Catastrophe (CAT) Services. Chernov started as a CAT property adjuster in 2008 and has been deployed throughout the country to assist local branches during catastrophic events. He recently was promoted to the position of senior property adjuster in New York. Chernov also has earned the Associate in Claims (AIC) designation and multiple professional certifications.



The CPCU Society is a 28,000-member community of credentialed property and casualty insurance professionals who promote excellence through ethical behavior and continuing education. Requirements for the CPCU include rigorous undergraduate- and graduate-level examinations, industry experience and adherence to a strict code of professional ethics.

Crawford is a longtime supporter of the CPCU Society on both the local and national level. Jeff Bowman serves on the board of directors of The Institutes, the organization that develops courses and confers the CPCU designation, and a number of employees are CPCU champions and instructors.

In addition, Crawford has been the primary sponsor of the Atlanta CPCU chapter's annual golf tournament and I-Day, which benefit charities and support the chapter's college scholarship fund. In 2010, the chapter honored Crawford with its President's Award for contributions to educational and charitable programs.

Employee Accomplishments

Congratulations to the 2011 Emerging Leaders Class



Crawford global leadership team selects individuals who have shown great potential through their work and leadership abilities, to attend the Emerging Leaders Program in Atlanta. This once-a-year opportunity to attend the invitation-only class is designed to further develop the individual's strategic thinking and overall understanding of our total Company operations. In addition to presentations from various business unit global leadership team members, the participants receive finance training for non-financial managers, leadership development tools, and an individual leadership assessment and feedback session. Each participant is also assigned to a team that must research and develop recommended solutions to real-world corporate challenges for Crawford.

At the end of the class, each team presents its findings and solution to Jeffrey Bowman and members of the executive management team. The

week of September 12, there were 36 global participants, representing all regions, participating in the training held at world headquarters in Atlanta and they did an outstanding job. Congratulations to our latest class of Emerging Leaders!

| Name | Country | Region | Business Unit | Current Job Title |
|---------------------|-----------------|--------|---------------|--|
| Paul Brandon | UK | | EMEA | IT - Software Development Manager |
| John Fearn | UK | | EMEA | Global TPA Services: Business Development Manager |
| Glen Donaldson | UK | | EMEA | Director, Northern Ireland |
| Kerry Archer | UK | | EMEA | Business Operations Manager, Northern Ireland |
| Marc Schuling | Holland | | EMEA | Surveyor |
| Franciso Carbo | Spain | | EMEA | Senior General Adjuster |
| Arne Rasmus Jonasen | Norway | | EMEA | Head of Finance |
| Bartosz Sadkowski | Poland | | EMEA | Managing Partner / Executive Adjuster |
| Ashutosh Shukla | India | | Asia Pacific | Director of Chennai Region |
| Lam Kee Soon | Malaysia | | Asia Pacific | Sr. Vice President |
| Matt Donnelly | Australia | | Asia Pacific | National Operations Manager – GTS Crawford & Company (Australia) PTY Ltd |
| Anita Drage | US | | Broadspire | Broadspire/VP |
| Brian Esparza | US | | Broadspire | Broadspire/Service Center Manager |
| Robin Rodrick | US | | Broadspire | Broadspire/Manager - Client Services |
| Kristy Finkle | US | | Broadspire | Broadspire/Director of Sales Analytics |
| Teri Saren | US | | Broadspire | Broadspire/Operations Manager |
| Gloria Talton | US | | Broadspire | Broadspire/Technical Operations Manager |
| Mike Verrekia | US | | Broadspire | Broadspire/Sr. Account Executive |
| Chris Algero | US | | Broadspire | Broadspire/Service Center Manager |
| Curt Moss | US | | WHQ | WHQ/Finance/Director - Compensation Accounting |
| Nancy Murphy | US | | WHQ | WHQ/Compliance/National Compliance Manager - Medical Management |
| Frank Huici | US | | WHQ | WHQ/ICT/Director - Technical Support Services |
| Mark Killion | US | | Americas | Transportation Product Manager II |
| Mark Shedrawy | US | | Americas | Managing Director |
| Jason Koch | US | | Americas | Nevada Service Center Manager |
| Sara Shockency | US | | Americas | Team Manager North Central Service Center |
| Michael Guziewicz | US | | Americas | Operations Manager |
| Kyle Hennessy | US | | Americas | Property Team Manager |
| Martin Eazor | US | | Americas | Branch Manager |
| Michael Beverly | US | | Americas | Team Manager-Property-Alabama |
| Noel Dunne | Canada | | Americas | Manager - Regional Claims Centre |
| Jordan (Whaley) | Hoshooley | | Canada | Americas Director Business Development |
| Dan Loosemore | Canada | | Americas | National District Manager |
| Eduardo Kimsi | Mexico | | Americas | Director General |
| Ricardo Ortega | Brazil | | Americas | Director Presidente |
| Miguel Stempel | Panama & Marine | | Americas | GMAT Latin America |

Americas Update

Latin American Director Adds Bolivian Mountain to his Bucket List



In July, **Geraldo Ozorio**, regional IT director in Latin America accomplished his personal goal of climbing Mount Illimani, (6,480 meters / 21,293 ft), the highest mountain in the Cordillera Real (part of the Cordillera Oriental, a sub-range of the Andes) of western Bolivia. It lies just south of La Paz at the eastern edge of the Altiplano and is the second highest peak in Bolivia, and the eighteenth highest peak in South America.

Illimani is considered a “sacred and important” mountain in Bolivia and very challenging to scale due to its icy and severely sloping conditions (some as steep as 65 degrees). Geraldo climbed several other mountain ranges (in Condoriri - a national park in Bolivia, and Huayna Potosi, among others) during the trip to Illimani, and says the overall journey took 18 days to ensure sufficient time to acclimate to Illimani’s difficult and seasonal conditions. After the first 13 days of acclimation on the lesser mountains, Geraldo took a day to reach Illimani’s base camp (4,500 meters), a second day to reach high camp (5,500 meters), and the third day to reach the Illimani summit (6,480 meters) before returning to La Paz.



Geraldo has climbed mountains since 1996, and has reached the summit of many mountains in the Americas (Aconcagua in Argentina, highest mountain in the Americas - 6,962 meters), Cotopaxi (Equador), Pico da Neblina (Brazil), Pico de Orizaba (Mexico), Osorno and Licancabur (Chile), among others.

He aspires to carry the Crawford flag to the highest summits on seven continents, regarded as a mountaineering challenge. His remaining goals include Mounts Everest (Asia), McKinley (North America), Kilimanjaro (Africa), Vinson (Antarctica), Kosciusko – Oceania (Australia), and Elbrus (Europe).

Geraldo said he climbs “because climbing mountains brings me peace, lets me (feel) closer to God (we can feel His presence in each detail of nature).” He adds that mountain-climbing, helps him to realize the importance of family, friends and work, “because in the mountains we have nothing and nobody, and we learn to value the little things.”

When asked why he carries the Crawford flag on these journeys, Geraldo said, it’s because he has worked for Crawford for 10 years (since 2001). “I love work(ing) here and I really know that this company deserves the TOP!! So, I can show that with effort, we can reach the top!!”



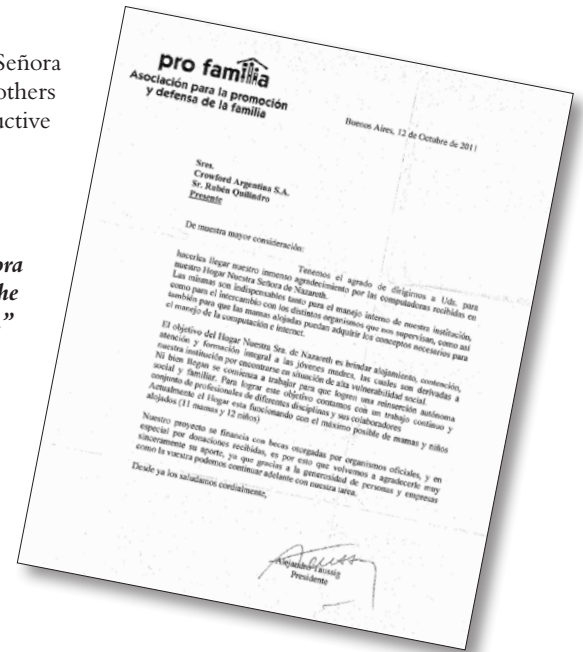
Crawford Argentina Donates to Community Shelter

Crawford Argentina recently donated some computers to an organization: Hogar Nuestra Señora de Nazareth, dedicated to offer shelter, food, education and guidance to teen and young mothers under social distress to enable them to become independent and reintegrate and be productive in their society.

From the letter attached I have translate part of the first sentence:

“We want to immensely thank you for the computers donated to our Hogar Nuestra Señora de Nazareth. These computers are indispensable to our institution, for our exchange with the organizations that supervise us and for the teen mothers to acquire computer knowledge.”

Alejandro Taussig, president



Crawford Brazil Wins Cobertura Magazine Performance Award For Best Performance in Claims Adjusting



Crawford 's Brazilian Global Technical Services (GTSSM) operations recently won a Cobertura Magazine Performance Award for Best Performance in Claims Adjusting.

The judging committee chose Crawford Brazil for the award based on its contributions to the development of the Brazilian insurance market, including the ability to successfully coordinate large losses with local insurers and reinsurers.

“With our global presence and single approach to claims, we are able to work with loss adjusters nominated by the local market and reinsurers to come to a fair and mutual claim decision more quickly,” said **Mauricio Alonso**, senior vice president for Latin American and Caribbean operations for Crawford. “We are proud of our work in Brazil’s growing insurance market and appreciate the recognition of our efforts through this important award.”

Crawford established a team of GTS managers and offices in Latin America to more effectively serve large and complex claims from the growing insurance market in the region. **Ricardo Ortega** is Crawford’s country manager in Brazil and **Marc Godfrey** oversees GTS operations.

GTS is Crawford’s definitive solution for large, complex claims, providing the highest level of world-class talent in the industry’s largest network to strategically manage losses around the globe. Most recently, GTS adjusters have been deployed to assist with fire and flood losses in Australia and earthquake claims in New Zealand and Japan.

Crawford Adjusts Most Expensive Insured Loss in Chilean History

At 3:34 a.m. on Saturday, February 27, 2010 the fifth-strongest earthquake ever measured struck the central-south region of Chile. The earthquake registered a magnitude 8.8 Mw GS and an intensity of IX degrees on the Mercalli scale*. The earthquake's epicentre was located 40 km north of the city of Concepcion, 47 km deep under the Pacific Ocean and triggered a tsunami which devastated several coastal towns in south-central Chile. Tsunami warnings were issued in 53 countries and the wave caused minor damage as far away as the San Diego area of California and in the Tohoku region of Japan. The earthquake also generated a blackout that affected 93 percent of the country's population and which went on for several days in some locations.

The Earthquake:

- As per statistics published by Munich Re, this earthquake was:
- The most expensive natural catastrophe in 2010 with overall losses of US \$30 billion and insured losses of US \$8 billion,
- The fourth costliest earthquake by insured losses since 1980

The Insured:

Celulosa Arauco y Constitucion S.A., ("Arauco"), is one of the largest forestry companies in the world. In total, 31 separate locations suffered damage. These were located within a radius of 400 km from the earthquake epicenter and comprised five cellulose production plants, seven MDF panel, plywood and mouldings manufacturing plants, 15 sawmills, two logging plants and two distribution centres.

Crawford's Methodology:

The successful outcome of this complex loss adjustment procedure is the result of a coordinated effort, conducted by **Gustavo Soto** (Crawford Chile), **Andrew Neale** and **Colin Lyon** (both from Crawford UK), who led a team which included engineering consultants and forensic accounting experts.

As agreed very early in the claim process, the insured presented an individual claim for each affected plant or location. Thus, during the 12-month period between October 2010 and September 2011, more than 210 claims were presented. This meant that, on average, Crawford received one claim per working day for the 12-month period.



All this information was digitally classified in a computer server at Crawford's Santiago office, thus allowing the Crawford UK adjusters and retained consultants to access the information at any time with their respective password. This server holds over 23 Gb of digital information, containing over 54,000 files distributed over 13,000 folders.

Historic Settlement:

On the basis of our interim reports, Insurers had made payments on account totaling US \$278 million and after many meetings, which culminated in mid-November after a month of daily conferences, the parties accepted Crawford's proposal of an overall settlement of US \$532 million.

This agreement, with a specific reference to Crawford's adjustment report, was informed by Arauco in a filing to the Chilean Securities and Insurance Superintendence and, therefore, received ample coverage in the local press and some international news agencies.

In turn, the panel of co-insurers, led by RSA

RSA Seguros Generales paga a Arauco la indemnización más alta en la historia

Un monto total que alcanzó US\$ 532.000.000, la indemnización más alta en la historia de Chile, recibió Arauco producto de una póliza emitida por RSA Seguros Generales, la mayor compañía del mercado, que lideró la liquidación del siniestro, coordinando el trabajo de liquidadores, reaseguradores y coaseguradores. "Mantener a las empresas en movimiento es nuestra misión y gracias al respaldo internacional con que cuenta RSA pudimos realizar esta transacción compleja y de gran envergadura", explicó Gonzalo Santos, CEO de RSA. Matías Domeyko, vicepresidente ejecutivo de Arauco, destacó la agilidad con que se realizó el

Celulosa Arauco recibe indemnización total de US\$ 532 millones, la mayor del terremoto del 27-F

La mayor indemnización pagada hasta la fecha, producto del desastre del 27 de febrero de 2010, recibirá Celulosa Arauco de parte de la aseguradora RSA, tras aceptar el informe de liquidación de daños y pérdidas de parte de Crawford-Graham Miller Limitada. Según informó Arauco a la Superintendencia de Valores y Seguros (SVS), a la firma le corresponde percibir una indemnización total de US\$ 532 millones, suma a la cual se deben descontar los montos otorgados en calidad de anticipo, los que a la fecha llegan a la suma de US\$ 278 millones. En virtud de ello la firma recibirá la cantidad de US\$ 254 millones, lo que debería ocurrir antes del 31 de diciembre próximo. De dicho monto, agregó la empresa, la cantidad de US\$ 158 millones se adicionará como utilidad antes de impuestos en la cuenta de resultado de Arauco correspondiente al año 2011, agregó la celulosa.

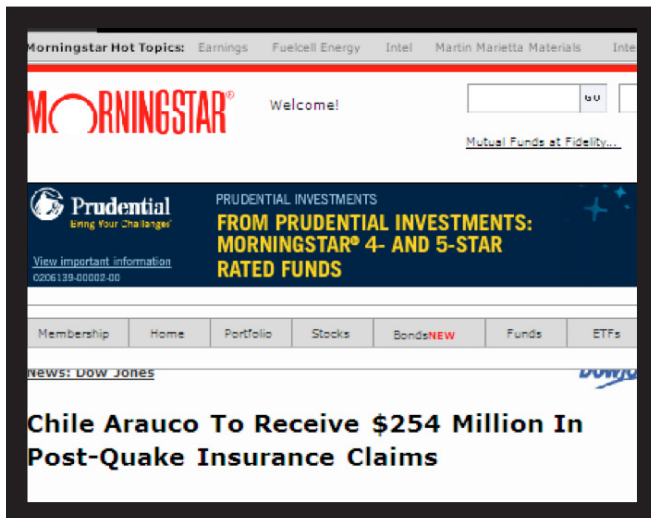
Crawford Adjusts Most Expensive Insured Loss in Chilean History - continued



Chile and which also included the local operations of Mapfre, Chartis and Ace, issued press releases with photographs of the meetings where the respective proportions were paid to Arauco, who attended with their broker, Aon Chile. The loss was described as the third largest one in the world caused by a natural catastrophe.

With this accomplishment, Crawford's excellent reputation in the Chilean and reinsurance markets has been reinforced.

**The Modified Mercalli Intensity Scale uses Roman Numerals from I to XII to describe different earthquake effects is commonly used. (IX =Violent) Additionally, the magnitude 8.8 Mw GS measurement (moment magnitude scale, also abbreviated as MMS) is used by seismologists to measure the size of earthquakes in terms of energy released; The MMS, which succeeded the Richter magnitude scale in the 1970s, is now the scale used to estimate magnitudes for all modern large earthquakes by the United States Geological Survey.*



The 2011 Relay for Life

For the third year in a row, Crawford employees across Canada took part in the Relay for Life, the Canadian Cancer Society's largest event. It presents an opportunity for people to come together to "celebrate, remember, and fight back" in hopes of one day conquering cancer.

For months beforehand, participants collected donations from their friends and family. Bake sales and other fundraisers were held. The **Kelowna, British Columbia branch** once again held their "The Fro Must Go" fundraiser, and once again Branch Manager **Greg Thierman** made good on his promise to shave his head when their fundraising goal was met.

On the designated days, teams gathered in venues across the country and spent the night taking turns walking around a track and enjoying various types of entertainment.

The relay is a time to reflect on how cancer has affected all of our lives. Each event includes a survivor's lap, during which cancer survivors walk the track together. Luminary candles are also lit and placed around the track in memory of those who have lost their battle with cancer.

Brenda Ranta-Ojala, of Thunder Bay Claims Services commented, "It was as an emotional evening as we walked through the night, for friends and loved ones who have battled or are continuing to battle this disease." Each of the Crawford participants at the Thunder Bay event walked for a specific person, whose name was printed on their T-shirts.

All in all it was an emotional and uplifting event for everyone involved. "It was a great night filled with memories and celebrations." said **Peter Carr** of Class Action Services, who attended the event in Kitchener-Waterloo, Ontario. A great way to raise money for a great cause, the relay is sure to be a part of Crawford's community service for years to come.



Amanda Henits and Colleen Mills of the Thunder Bay, Ontario office made custom shirts displaying who they were walking for at the Relay for Life.

Crawford Employee Wins TDI Customer Service Award



David Nauta (left) receives the "WOW" award from Tony Zimbalatti of TDI.

At Crawford, we strive to go beyond our clients' expectations with every file we work on. Most of the time this effort receives a silent appreciation, but on occasion our clients acknowledge the value of our exceptional customer service.

In May, David Nauta of the Mississauga office was the recipient of a "WOW" award from TD Insurance. Up until now, this award had only been awarded internally to TDI employees when they did something to 'wow' their customers; however, the praise and excellent feedback that a policyholder had for David prompted TDI to extend this honor to him.

The insured was impressed by David's efficiency and accuracy, which was enabled by the Crawford ADVANTAGE tablet. The claim was quickly resolved, which allowed the insured to recover sooner from the trauma of the loss and damage.

David is a junior adjuster who has been working with Crawford since graduating from Mohawk College three years ago. His manager, Mark Hale, says David recognizes the importance of providing outstanding customer service. His approach to handling this particular file was the same as always, he was professional and treated the insured with respect.

Tony Zimbalatti from TDI presented David with a certificate and a gift card at the Mississauga office. Crawford is also presenting David with a Regional Recognition award for his excellent work.

e-Triage Canada

In early November e-Triage went live in Canada under its Canadian name “Crawford HealthWorks *Advantage*SM.” Crawford & Company, Inc. (Canada) has begun using it to assist in the management of workers compensation claims in Canada. e-Triage has been “Canadianized” to facilitate such differences as the Canadian Provinces

instead of States, postal codes, different social assistance programs, local terminology and legislation. The application also was modified to handle the Canadian Non-Occupational book of business. HealthWorks *Advantage* will be utilized the same way e-Triage is used by Broadspire, to get information on new claims and make recommendations for possible actions and interventions.



Aussie Rules for Canada’s Alex Filipowicz

Few Canadians will be familiar with the sport of Australian Rules Football (AFL) – but for **Alex Filipowicz** of our Waterloo Class Action Services branch, it is easily the most “complete” sport he has ever played.

Alex had been a competitive soccer player for 15 years when the move to university forced him to give up the game. Initially he was unable to find a recreational team that suited him, but during a strength training session with a friend a few members of one of the Toronto AFL teams noticed them and asked if they would be interested in trying Aussie Rules. After researching the sport through YouTube, Alex decided to give it a try.

The biggest break in Alex’s AFL career when he was chosen to represent Canada in the International Cup, which was held in Australia last August.

Representing his country had been a long-held dream of Alex’s. “Hearing our national anthem and wearing a national jersey is definitely the proudest moment I’ve ever had.” He and his teammates placed 11th overall in this year’s International Cup, and he already plans on trying out again for the next tournament in 2014.



Alex Filipowicz (left) in action during a game of Aussie Rules Football.

Speaking of the support he has received from his co-workers in Crawford, Alex admits that, “The common theme among my friends and my co-workers is that they find [AFL] awesome to watch, but don’t have a clue what’s going on.” With many of the 19 men’s and women’s teams currently operating in Canada constantly on the lookout for new recruits, Alex would encourage anyone to “...come out and have a kick!”

Crawford & Company UK Announces Leadership Changes

Crawford & Company announced leadership changes in its UK, EMEA/AP and Global Markets teams that are designed to ensure continued growth and strengthen the Company's relationships with insurers and brokers on a global basis.

Greg Gladwell has been appointed as chief executive officer, UK and Ireland. Gladwell joined Crawford in June 2010 from Aviva, and his insurer background will help Crawford align even more closely to its clients to find mutually beneficial opportunities.

Benedict Burke has moved from his role as chief executive officer, UK and Ireland, to join the Global Markets team as senior vice president. He will be responsible for developing key client relationships and assisting with the development of Crawford Global Technical ServicesSM (GTSSM) throughout Europe, Middle East, Africa and Asia Pacific (EMEA/AP).

Clive Nicholls has taken up a new role as senior vice president, Client Services for EMEA/AP. In this capacity, Nicholls assists **Ian Muress**, chief executive officer, EMEA/AP, and Gladwell in developing business in the UK and EMEA/AP, in addition to continuing his role working with Crawford's Global Markets clients.

"Crawford is committed to providing the highest standards of service and these changes reflect our desire to be the standout provider in the global market place," Muress said.

Crawford & Company Polska

Crawford & Company showcased its Global Technical Services (GTSSM) capabilities to insurance industry executives in Poland. Some 40 executives from the Polish insurance market, including representatives from insurance companies, law firms and the local media, attended this invitation-only event on September 27. The agenda included presentations by **Walter Bartholomes**, general executive adjuster/regional managing director - CEE & EURASIA; **Manfred Garreis**, managing director/country manager - Germany; and **Marcin Janicki**, country manager - Poland together with representatives from the Legal Advisors' Office and the Insurance Ombudsman's office.

"Our combination of experienced and qualified professionals, infrastructure and leadership enables us to strategically manage losses anywhere around the world for virtually any type of client, the launch event in Poland was ideal platform to demonstrate our capabilities to the market" said **Mark Harman**, chief executive officer, Crawford Continental Europe, Middle East & Africa.

Topics included customer research and feedback, the future of major loss, how we manage customer expectations and our response to their service needs. Key speakers from the local insurance market also offered their perspective on participation of experts in the loss settlement process and the legal aspects of settlement of liability insurance claims.

The event was also attended by members of the Continental Europe, Middle East & Asia Pacific team who were on hand to give further insight into our Global Technical Services Network and the services on offer in an informal setting.

Marcin Janicki added "this event also presented an opportunity for us to announce to the market the company name change to Crawford Polska." Established in 2004, Claims Consulting, as it was previously known, became an associate of Crawford & Company, and following the purchase of a majority share in the Polish company became a member of the Crawford group in 2008.

Crawford Polska's head office is located in Warsaw, with branch offices in Ostrow Wielkopolski, Czestochowa, Olsztyn and Kielce. The company has 70 employees trained in all disciplines.



Walter Bartholomes, Regional Managing Director, Marcin Janicki, Country Manager Poland, and Manfred Garreis, Country Manager Germany.

Seeking Answers...from Düsseldorf, Germany

On July 7, a team of 14 Crawford & Company (Deutschland) employees joined together for a corporate “fun run” in Düsseldorf, Germany. Team “Crawcodiles” had a great time on the 6.6 km (4.1 mile) journey and showed true team spirit. Following are their collective thoughts as shared by Ortrud Tarkel-Kirsten, management assistant, Crawford & Company (Deutschland) in Düsseldorf, Germany.

Event: B2Run

Place: Planet earth, Germany, Düsseldorf, Esprit arena

Team Crawford: “Crawcodiles”

Time: 19:30 h. Start signal. 6.6 km ahead of us

Kilometer 1. “What boring scenery.”

Kilometer 2. “Whew! Quite hot today.”

Kilometer 3. “How much longer?”

Kilometer 4. “Ouch! This hurts.”

Kilometer 5. “Why did I say I’d do this?”

Kilometer 6. “I think, I’ll just lie down here and die.”

Home straight...”Oh give me strength, I have plans for the future...!”

“These were the thoughts going round in my head during the longest half hour of my life – and I was in pain – and all this for what was described as an **amateur / fun / run!**”

What unimaginable pain do professional athletes put up with? Do those doing the triathlon even feel pain after eight hours’ physical and mental stress in high-competitive sports? What drives them on? What emotions do they feel? ...Questions to which I am still seeking answers.

Would I do it again? I would, at least, not want to have missed this experience for the world. Thank you!”

This was how **Nahsan Alpler**, experienced the corporate fun run in Düsseldorf on July 07. Incidentally, Nahsan came in **32nd** out of 970 female runners. Second on the Crawcodiles team was **Mark Winter** who was placed 117 in the individual ratings for the 2,070 male runners. The times run by other colleagues are not to be scorned either. Overall it was a great result.

Many large towns in Germany hold corporate fun run championships each year. The “Crawcodiles” team was starting for the first time in Düsseldorf with some 14 runners who enjoyed great support from colleagues both before and after the race.

We place great emphasis on team work in Germany and all those taking part willingly used their leisure time to train for this event. It was a super, sporting event with great results from all the runners who have earned great respect for this effort.

It’s been agreed that Crawford will be at the start again this year, this time with even more participants. This is the firm conviction of Country Manager **Manfred Garreis**, who set off from our Swiss office in Zurich at lunchtime to drive some seven hours (and 630 km) to arrive on time at the start in Düsseldorf and who then went on to run a good time.

Sporting regards from Germany.

Following are the results for the “Crawcodiles” team.

Women

Nahsan Alpler 00:30:42
Claudia Mühmel 00:33:46
Sabine Trebes 00:42:24
Susanne Hepting 00:42:25

Men

Mark Winter 00:26:31
Julian Horstmannshoff 00:31:50
Patrick Hennig 00:32:20
Stefan Bönning 00:36:02
Manfred Garreis 00:36:12

Men

Thomas Böhme 00:37:20
Andreas Wottawa 00:37:40
Bernd Ueckert 00:37:49
Daniel Wertenbroich 00:40:03
Andreas Wegener 00:40:38



Thomas Böhme (temp staff)

Julian Horstmannshoff (loss adjuster, Düsseldorf)

Daniel Wertenbroich (Crawford Home, Düsseldorf)

Sabine Trebes (Broadspire Düsseldorf)

Susanne Hepting (Broadspire Düsseldorf)

Andreas Wottawa (loss adjuster Hamburg)

Patrick Hennig (Crawford Home, Düsseldorf)

Claudia Mühmel (loss adjuster, Leipzig)

Mark Winter (loss adjuster, Munich)

Nahsan Alpler (assistant, Sales & Marketing, Munich)

kneeing: Andreas Wegener (IT, Düsseldorf)

Stefan Boenning (head of Broadspire, Düsseldorf)

Bernd Ueckert (IT, Frankfurt)

Alessandra Carrillo Wins Argos Hippium Award

On August 24, **Alessandra Carrillo**, international marketing manager for Crawford in Europe, received the award Argos Hippium in her own homeland in southern Italy. The award was a symbol of recognition for the talented young manager (29 years old - the youngest award recipient), who has always felt close to her own origins and her cultural background, and who has also been able to promote a multicultural awareness and a professionalism recognized internationally (she was finalist in 2009 for both Insurance Times Awards and British Insurance Awards while working in London – UK). Alessandra, who speaks five languages, was recognized for her experience working abroad for an international company (Crawford). Since 2003 Alessandra has lived, studied and worked in many different countries: Belgium, Canada, Spain, U.S., UK and Spain, and, in her 6th year with the company, she is now ready to move back home and work from the new Crawford office in Rome. Alessandra's accomplishments for which she was honored include her international studies (she just completed the Crawford-sponsored MBA program), for promoting the Italian culture abroad (she founded the Teatro Stabile di Barcellona, an Italian theater group in Spain), attendance at several Italian conferences, and her discussion on radio programs and newspaper articles where she addressed opportunities for the younger generation in Italy.

The **Argos Award Hippium** honors positive, international role models for their professional or artistic work. <http://www.argoshippium.it/storia/storia.asp>



Crawford Appoints Regional Managing Director in Middle East



Crawford & Company has announced the appointment of **Derek Patterson** to serve as regional managing director, Middle East. Derek has been United Arab Emirates operations manager at Crawford since 2006 and is responsible for stewardship of all client and business development activities in the region, based out of the Company's offices in Dubai. John Kidd, the previous regional managing director, continues as technical director, Middle East, providing both front and back office services to clients across the wider Middle East. Mark Harman, chief executive officer, Continental Europe, Middle East & Africa (CEMEA) at Crawford, said, "After 20 years of service, John Kidd is stepping down from his management role within Crawford & Company Middle East to take on new responsibilities in the region. I thank John for his service to Crawford and look forward to his continued involvement with our clients in the Middle East." "At the same time, we congratulate Derek on his elevation to management of the region," Mark went on to say. "He is eminently qualified to direct the business towards its strategic goals, and he will continue to attend to our client and business development activities in a seamless manner."

5 Years

10 Years

15 Years

20 Years

25 Years

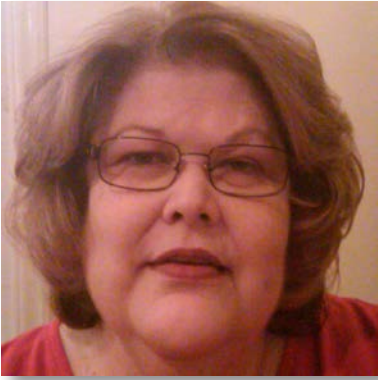
30 Years

35 Years

40 Years

**Anniversaries
and RETIREES**

Willene W. Bridges-Cline Retires after 47+ Years



Willene W. Bridges-Cline, principal change control analyst in ICT retired January 6, 2012, just short of 48 years working with Crawford & Company. Willene began her Crawford career on April 6, 1964 as a key punch operator and over the years has progressed through the company's ICT department in Atlanta, GA. From assistant manager coordinating data entry to supervisor of branch automation, Willene has seen numerous changes and technological advancements in the company during those many years. When asked if she feels these changes have been good for the company, Willene said, "Automation has made branches much more productive and efficient and information much easier to access." One evolution she vividly remembers was that communications between two SISDAT computers used in 1978 meant physically carrying tapes from a computer on one floor of the office building to another. My, we've come a long way! As manager of the IT Information Desk (now called the Help Desk), Willene says in this role she, "likes to think I was helping and making a difference in the work life of fellow employees." Willene added, "Crawford was my family for my formative years and I love the folks who 'raised me'. I'd especially like to mention and thank my favorite branch managers for all their help

and inspiration over the years. **Archie Meyers** and **Butch (Clifton) Bodine** made my life incredibly better with their great work ethic, personal kindness, thoughtful input and patience with the Georgia girl who was making their employees re-learn how to handle branch instructions...now for automated branches. That was over 30 years ago so we must have gotten something right!" For new employees who dream of a long career with Crawford, Willene advises that they've, "got to be flexible and creative since there's always going to be things that will be new and different, so you have to keep up with new projects and changes."

Change continues to be a major part of Willene's life, as just this past September she married her long-time best friend, fellow Crawford ICT employee **Kerry Cline**. After a few weeks of sleeping late and snuggling with her cats, Willene's retirement plans include jewelry-making, travel and keeping in touch with friends from Crawford. Best wishes to Willene in this next chapter in her life. (Willene hopes her Crawford friends will keep in touch via email at: wbridges@mindspring.com.)

Anniversaries

Congratulations to all of the following who recently retired.
We wish you the best in the next chapter of your lives!

Recent Retirees

| Name | Years of Service | Location |
|-------------------------|------------------|--------------------------------|
| Astrov, Stephan | 10 | Houston, TX |
| Baehr, Paul | 14 | Omaha, NE |
| Baker, Keith | 26 | Homebased - UK |
| Ball, Bruce | 36 | Atlanta, GA/CAT |
| Barnes, Stanley | 19 | Trinity Court, London, UK |
| Beasley, Paul | 9 | Birmingham, UK |
| Beldt, Richard | 33 | Cheyenne, WY |
| Brooks, James | 10 | Atlanta, GA/CAT |
| Byrd, Dorothy | 28 | Atlanta, GA |
| Carr, Patrick | 13 | Atlanta, GA/CAT |
| Chicarielli, Emanuel | 18 | Wayne, NJ |
| Colls, Margaret | 8 | Watford, UK |
| Day, Linda | 9 | Birmingham, UK |
| Decker, Walter | 10 | Atlanta, GA/CAT |
| Dennis, Kay | 16 | Atlanta, GA |
| Easter, David | 29 | Nashville, TN |
| Fleming, Ian | 7 | Homebased - UK |
| Gravitt, PJean | 31 | Atlanta, GA |
| Hainsworth, Linda | 21 | Boston, MA |
| Hansard, Robert | 11 | Work at Home |
| Henrey, Donald | 20 | Work from Home/WV |
| Homer, Elan | 10 | Homebased - UK |
| Hunt, Ian | | Edmonton, Alberta, Canada |
| Hynds, Peter | 8 | Glasgow, UK |
| Jadick, Gregory | 34 | Philadelphia, PA |
| Janson III, John | 11 | Seattle, WA |
| Kunze, Yvonne | 19 | Tarzana, CA |
| Laughlin, Lesley | 8 | Ipswich, UK |
| Lines, Gloria | 11 | Work from Home/California |
| List, Dean | 28 | Orlando, FL |
| Lowther, Bill | 9 | Ontario, Canada |
| Martin, Henry | | Adelaide, Australia |
| McCabe-Crouse, Kathleen | 13 | Work at Home |
| McCluskey, Mark | 33 | Des Moines, IA |
| Mountford, Paul | 18 | Bristol, UK |
| Nelson, Judy | 46 | Atlanta, GA |
| Patterson, Delores | 13 | Dallas, TX |
| Payne, Christine | 3 | Droitwich, UK |
| Pazdernik, Dana | 21 | Minneapolis, MN |
| Saunders, Ian | | Dartmouth, Nova Scotia, Canada |
| Shogren, Carl | 41 | Work from Home/NV |
| Stephens, Barry | 18 | Atlanta, GA |
| Winsor, Roger | 5 | Homebased - UK |

5 Years

April – November 2011

Aart Eerland
Adelene Huang
Agripina Munoz
Alan N. Sammons
Aleida Pennifold
Alex W. Acuff
Alexandra L. Silva
Alexis S. Canady Topol
Alfred S. Middleton
Alice Holzem
Amber E. Adams
Amen Chiu
Amy L. Thompson
Andrea D. Mims
Andrés E. Figueroa
Andrew Buchanan
Andrew Greaves
Andrew Greenwood
Andrew Hiscock
Andrew Marriott
Andrew Wyse
Anette Dahllöf Müssbichler
Angela Arcamone
Angela Macdonald
Anita L. Thibadeau
Ann Millington
Anne M. Thomas
Annette C. Tate
Anthea Grindley
Audrey Sun
Bart Hoogstad
Ben Thornley
Beth A. Laske
Beverley Herbert
Bien T. Macapagal
Bijan L. Bijarchi
Brandon Coppes
Brenda G. Schirf
Brendan Davis
Brian Read
Bruce Cooper
Caleb Walton
Candice Colwell
Carina Kemeny
Carl-Johan Kinn
Carlos M. Molina
Carol Hibbert-Slowly
Carol Vigneux
Carol Williams-Gordon
Carol-Anne Ruth
Carolina I. Muñoz
Caroline Meadows
Cecilie Christiansen
Charles Collins
Charles D. Eberhart
Chelsea J. D'Amico
Cherryl C. McKenzie

Rotterdam, Netherlands
Singapore, Singapore
Fresno, CA
Crestview, FL
UK
Brentwood, TN
Brea, CA
Jacksonville, FL
Jacksonville, FL
Duesseldorf, Germany
WC Ranch Cordova, CA
Hong Kong, HK
Pulaski, WI
Atlanta, GA
Santiago, Chile
UK
UK
UK
UK
UK
UK
Stockholm, Sweden
Milan, Italy
Canada
Brea, CA
UK
Malvera, PA
St Louis, MO
UK
Beijing, China
Crawford, Netherlands
UK
Vernon Hills, IL
UK
Manila, Philippines
Long Beach, CA
Canada
Altoona, PA
Warragul, Australia
Canada
Canberra, Australia
UK
Canada
Canada
Stockholm, Sweden
Santiago, Chile
Canada
Canada
Atlanta, GA
Fairfax, VA
Santiago, Chile
UK
Oslo, Norway
Merrillville, IN
Indianapolis, IN
WC Ranch Cordova, CA
Atlanta, GA

Cheryl A. Glaab
Cheryl Pickersgill
Christine Penman
Christine Wilson
Christopher Chambers
Christopher Nimr
Claire Hobbs
Clement Kua
Damita J. Robinson
D'Andrea Lee
Daniel S. Hodgson
Danny Tang
Darlene Andrus
David D. Roman
David M. Falgoust
David Woo
Deborah L. Clarke
Debra A. O'Donnell
Denise Hale
Dennis H. Wright
Derek Patterson
Desiree Watson
Dion M. Dukart
Domingo D. Valdez
Donna J. French
Donna Szydlo
Donna Winskill
Doreen Rusnak
Dorette W. Morris
Eddy Vereecken
Edward M. Manganaro
Ella Austin
Endre Kazinczy
Enoch P. Purnell JR
Erin R. Sims
Faye Gillmore
Florence Yong
Fred S. Massey
Gerry Mahoney
Grant Connell
Halona M. Lippert
Harold E. Grant
Heather A. Musso
Hector A. Cano
Helen Vouniouzos
Henrietta Barrera
Iain Myers
Ingrid Hellzen
J.R. Tveraas
Jack Wong
Jaclyn M. Chapman
Jacqueline R. Lerner
James LeBrun
James Seymour-Smith
Jane M. Tallent
Janene Griffiths
Jason McLrionside

Bound Brook, NJ
UK
UK
UK
UK
Walnut Creek, CA
UK
Alor Setar, Malaysia
Jacksonville, FL
Atlanta, GA
Boise, ID
Penang, Malaysia
Canada
Indianapolis, IN
Atlanta, GA
Hong Kong, HK
Fredericksburg, VA
Atlanta, GA
Canada
Jacksonville, FL
Dubai, UAE
Fresno, CA
Memphis, TN
Atlanta, GA
Nashville, TN
Cary, IL
UK
Fairfax, VA
Port Saint Lucie, FL
Brussels, Belgium
Brea, CA
UK
Canada
Roseville, MN
Midlothian, VA
UK
Melbourne, Australia
Huntsville, AL
Albury, Australia
Canada
Brookfield, WI
Brea, CA
Hauppauge, NY
Tampa, FL
Phoenix, AZ
Ft Worth, TX
UK
Stockholm, Sweden
Atlanta, GA
Hong Kong, HK
Atlanta, GA
North Wales, PA
Jacksonville, FL
UK
Tampa, FL
Canada
UK

[Continued on page 41](#)

Anniversaries

- Jean-Pierre Godbout
Jeffery D. Cooper
Jeffery S. Heimerl
Jennifer L. Frazee
Jerad K. Gardner
Jesse C. Lopez III
Jessica M. Estrada
Jéssica V. Cortés
Jian Rong Tan
Joakim Lindevall
Joanna Roberts
Joaquim Flavià
Jocelyne Normandin
John Parry
John Thompson
John W. O'Connor
Jon Leopold
Jordan Naidoo
Jordan Vålgårdson
Joyce Han
Juan Pozzuoli Mayorga
Judith A. Cooney
Judy Longoria-Dorst
Julien Geffroy
Karen A. DeDad
Karen R. Midwinter
Karen S. Arendt
Kate Armstrong
Katherine M. Cogswell
Katherine Reuel
Kathrine Klemetsen
Kelly Gunn
Kevin L. Lowrance
Kevin M. Collet
Kimberly G. Callahan
Kory Oliver
Kristina L. Joseph
Krystle M. Storms
Kully Bilkhu
Kurtis R. Horrocks
Kyle B. Hennessy
Laila Holsæter
Laura Griffin
Laura McGowan
Lavon S. Favors
Lee Morgan
Lee Webster
Leen Lacante
Leslie Britton
Lina Åhman
Linda C. Eaddy
Linda G. McLendon
Linda Roberts
Linda Sauro
Linda Wigley
Lisa O'Keefe
Loraine Denis
Lorena A. Sancy
Loretta R. Robertson
Lori A. Stainbrook
Louis S. Kazman
- Canada
Walnut Creek, CA
Naperville, IL
Centennial, CO
Colton, CA
Farmers Br , TX
Brea, CA
Santiago, Chile
Penang, Malaysia
Stockholm, Sweden
UK
Barcelona, Spain
Canada
Fernandina Bch, FL
UK
Fresno, CA
Lake Zurich, IL
Johannesburg , South Africa
Canada
Singapore, Singapore
Lima, Perú
Wilmington, DE
Farmers Br , TX
Cape Town, South Africa
Erie, PA
Berkeley Heights, NJ
Lake Zurich, IL
UK
Palm Bch Gdns, FL
Canada
Oslo, Norway
UK
Farmers Br , TX
Metairie, LA
Roseville, MN
Atlanta, GA
Sunrise, FL
Lake Zurich, IL
UK
Evanston, WY
Vérona, WI
Oslo, Norway
UK
UK
Farmers Br , TX
UK
UK
Brussels, Belgium
Canada
Stockholm, Sweden
Tampa, FL
Ft Worth, TX
Canada
Canada
UK
UK
Canada
Santiago, Chile
Concord, CA
Tampa, FL
Miami Lakes, FL
- Louise Kerridge
Lynda Christine Garby
Lynda Schnagel
Lynne Mannion
Mahlin Hallgren
Malcolm Fisher
Mandeep Uppal
Manuel E. Carvallo
Marc Schuling
Margaret Z. Sing
Maria Rita Mariano
Marian L. Bankston
Marianne Jamtvedt
Marilyn Westbrook
Marius Rijnten
Marleen Verlooy
Martin Strandell
Martyn Hill
Marvin J. Margolies
Mary E. Feuling
Melanie E. Principe-Pacheco
Melissa M. Morin
Melissa Mei
Michael G. Beverly
Michael Monori
Michael Talbot
Michelle D. Jackson-Childress
Miguel A. Polanco
Mike Hoi
Milly M. Lopez
Monica E. Gordon
Monica P. Schaldach
Murali M. Nagalingam
Murielle Saint-Jacques
Nancy Acevedo
Nancy Toso
Natalie Senek
Necia Moig
Neil Collington
Neill Schwartz
Nguyen Lien Phuong
Nguyen Ngoc Vinh
Nguyen Thanh Binh
Nicholas Johnson
Nicola Booroff
Pamela Banks
Pamela Brown
Patric Jakobsson
Patricia A. Troike
Patrick W. Standard
Pawel Adamczuk
Peggy E. Markson
Peter J. Harrington
Peter Towers
Peter Wood
Petra Benschop-de Vries
Phyllis R. Austin
Prakass K Ramasamy
Rachel L. Halasz
Ran Li
Raul E. Iglesias
- UK
Canada
Coral Springs, FL
UK
Goteborg, Sweden
UK
UK
Santiago, Chile
Crawford, Netherlands
Schaumburg, IL
Canada
Fresno, CA
Oslo, Norway
UK
Crawford, Netherlands
Brussels, Belgium
Stockholm, Sweden
UK
Manalapan, NJ
Burnsville, MN
Memphis, TN
Hauppauge, NY
Beijing, China
Mobile, AL
UK
Canada
Ellensburg, WA
Santiago, Chile
Hong Kong, HK
Schaumburg, IL
Fairfax, VA
Fresno, CA
Kuala Lumpur, Malaysia
Canada
Tampa, FL
Canada
Canada
UK
UK
Agoura Hills, CA
Ho Chi Minh, Vietnam
Ho Chi Minh, Vietnam
Ho Chi Minh, Vietnam
Canada
UK
Atlanta, GA
UK
Stockholm, Sweden
New Brunswick, NJ
Oak Hill, WV
Warsaw, Poland
Brea, CA
New York, NY
Canada
UK
Atlanta, GA
Ipoh, Malaysia
Vernon Hills, IL
Beijing, China
Miami Lakes, FL

Anniversaries

Ravinder Rajkumar
Renee Crawford
Robbie L. Anderson
Robert J. Leoni
Robert Ward
Robyn Torpy
Roslan Abdul Latip
Ruth Mercer Lowy
Sandra H. Anders
Sandra L. Schneider
Sandra Tinajero
Sarah A. Edwards
Sarah Cleverley
Sarah J. Kennett
Sarita Kapoor
Scott Broker
Shahrum Mohd Husain
Shaleeza Ramzan
Shambhunath Thakur
Sharon L. Llewellyn
Sheahan M. Hope
Sheri A. Poynter
Shilpa Shetty
Stacey M. Thomas
Stefania P. Schiraldi
Stephen Briant
Stephen Gainey
Stephen P. Gardner
Steven Di Re
Steven Saarimaki
Stuart Vénables
Sue de Kretser
Sue Newman
Susan Barnes
Susan Gamble
Susan L. Scott
Tamara N. Toloza
Terence Ward
Thomas Browne
Thomas D. Mason
Thomas E. Rycroft
Timothy Hall
Tony Burnett
Tran Hai Thuy
Trond K. Svendsen
Valerie Heimpel
Velda L. Kiser
William C. Holland III
William E. Gent
Ximena A. Muñoz
Yuanyuan Lin
Yvette Schouteten
Zaida Sarwar

Canada
Sydney, Australia
Atlanta, GA
Fresno, CA
UK
Sydney, Australia
Kuching, Malaysia
Canada
Atlanta, GA
Carrollton, TX
Brea, CA
Brea, CA
UK
Oklahoma City, OK
Delhi, India
UK
Kuantan, Malaysia
Canada
Mumbai, India
Atlanta, GA
Winter Haven, FL
Las Vegas, NV
Mumbai, India
Atlanta, GA
Duesseldorf, Germany
UK
UK
Brookfield, WI
Canada
Canada
UK
UK
UK
UK
Brisbane, Australia
Cumming, GA
Santiago, Chile
Johannesburg, South Africa
UK
Columbia, SC
Boynton Bch, FL
Canada
UK
Ho Chi Minh, Vietnam
Oslo, Norway
Canada
Sunrise, FL
New York, NY
Tampa, FL
Santiago, Chile
Mahwah, NJ
Crawford, Netherlands
UK

Andrew Meager
Angela H. Smith
Anja R. Nilsen
Annica Johansson
Annis Svensson
Antonin Fortier
Artemio Godinez Tacuba
Åsa Vedin
Bangalore P. Gunashakar
Barbara Vance
Beccy Brookes
Beth M. Faron
Beverley Barratt
Blair Gunn
Britty A. Allen
Cara R. Cook
Carin van Zon
Carla J. Baca-Costello
Carolyn L. Lashbrook
Cassandra Cassidy
Catherine Berg
Cathy Nurse
Charlotte M. Briones
Cheryl L. Clark
Craig L. Huepenbecker
Cris E. Mages
Cristina Altieri
Cynthia M. Perez
Daniel S. Anderson
Daniel Stella
Daniela Sarkis A da Silva
David Ongley
Debbie S. Bristow
Denise Higgins
Derek Pincher
Diane Mantos
Dolores Len
Edward J. Michels
Eliana Aparecida Hessel
Elizabeth Worrall
Emma Lang
Eugenio Cesar Gonçalves Camillo
Evelyn P. Agustin
Fernando Soto
Florence Ranchin
Fredrik Jönsson
Gay Persaud
Geraldo Urbaneca Ozório Filho
Giampaolo Ciaffoni
Gill Stone
Giovanna Sciacca
Gladys Chamlali
Gloria D. Diaz
Gregory A. Moss
Hazel Karnaghan
Holly Driehuis
Iain Collie
Ilise J. Herron
Jacqueline Fry Alvarez
Jamal S. Aziz
Jamila K. Adolemaiu-Bey

UK
Sunrise, FL
Oslo, Norway
Stockholm, Sweden
Stockholm, Sweden
Canada
Chihuahua, Mexico
Stockholm, Sweden
Sunrise, FL
Canada
UK
Schaumburg, IL
UK
Canada
Memphis, TN
Sunrise, FL
Crawford, Netherlands
Centennial, CO
Phoenix, AZ
Canada
Canada
Canada
Gardena, CA
Brunswick, OH
Livonia, MI
Colton, CA
Buenos Aires, Argentina
Tampa, FL
Lake Havasu City, AZ
Schaumburg, IL
Campinas, Brazil
UK
Jacksonville, FL
Vernon Hills, IL
UK
Virginia Bch, VA
Cleveland, OH
Brea, CA
São Paulo, Brazil
UK
Duesseldorf, Germany
Vitória, Brazil
Gardena, CA
Buenos Aires, Argentina
Marseille, France
Stockholm, Sweden
UK
São Paulo, Brazil
Sunrise, FL
UK
Hauppauge, NY
Crawford Direct, Netherlands
Tampa, FL
Atlanta, GA
Sunshine Coast, Australia
Canada
UK
Kingston, WA
Lima, Perú
Ashburn, VA
Richmond, VA

10 Years

Alison Chatwood
Amanda C. Ratliff
Anand Sreenivasan

Canada
Greensboro, NC
Sunrise, FL

Anniversaries

| | | | |
|--------------------------------|-------------------------|----------------------------|-------------------------|
| Jan Broere | Crawford, Netherlands | Nicole B. Williams | Atlanta, GA |
| Janet Gaca | Vernon Hills, IL | Nicole van der Linden | Crawford, Netherlands |
| Jennifer R. Jones | Port Allen, LA | Nirmala Coelho | Canada |
| Jesús García | Barcelona, Spain | Orville A. Miller | Sunrise, FL |
| Joachim Steinhardt | Buenos Aires, Argentina | Pamela Buschiazzo-Vera | Sunrise, FL |
| Joan Aufman | Vernon Hills, IL | Patricia A. McDonnell | Franklin, TN |
| Joanna Studd | UK | Patricia A. Murphy | Atlanta, GA |
| Jocelyn Santiago | New York, NY | Patricia M. Posze | Berea, OH |
| Joel A. Fisher | Diamondhead, MS | Patrick Felber | Lake Zurich, IL |
| Joel Sybert | Atlanta, GA | Patrick J. Stenger | Cincinnati, OH |
| John Chandler | Atlanta, GA | Paul R. Gilbert | Los Angeles, CA |
| Jonathon D. Middlebrooks | Atlanta, GA | Pedro Lugo Perez | Berkeley Heights, NJ |
| José Raymundo Medrano Martinez | Chihuahua, Mexico | Peter Drinnan | Sydney, Australia |
| Jose Sergio Venancio de Souza | São Paulo, Brazil | Phyllis V. Funches | Atlanta, GA |
| Joseph M. Alessi | Bellevue, WA | Rachel Lopez | Mesquite, TX |
| Judy G. Garner | Tucker, GA | Rafael Contreras Arriaga | Guadalajara, Mexico |
| Julie Ellis | Canada | Reeves Anthony | Canada |
| Julie Walker | UK | Rene Douw | Crawford, Netherlands |
| Jussara Rosa Gomes | Campinas, Brazil | Renee A. Brice | Miami Lakes, FL |
| Karen J. Rutig | Palm Beach Gardens, FL | Renee Eckmann | Crawford, Netherlands |
| Karen Johnson | WC Ranch Cordova, CA | Richard E. Hodges III | Atlanta, GA |
| Karen R. Tillery-Gilliam | Atlanta, GA | Rivers M. Lods | Mobile, AL |
| Kathleen A. Bradley | Sunrise, FL | Roberta Jardim de Oliveira | Santos, Brazil |
| Kelly Laufman | Canada | Robin R. Johnson | Desoto, TX |
| Kendall R. Matteson | Great Falls, MT | Ruben Quilindro | Buenos Aires, Argentina |
| Kenneth Mayka | Lake Zurich, IL | Ruth Griffith | UK |
| Kevin H. Candy | Cleveland, OH | Sajed Hussain | Canada |
| Laura S. Woodard | Atlanta, GA | Sandeep Bhonsile | Dubai, UAE |
| Laurence Los | Orcutt, CA | Sandra A. Buccino | Fairfield, NJ |
| Leeanne Vermette | Canada | Sandra Barrett | Fairfield, NJ |
| Len Costello | Canada | Sandra Thomas | WC Ranch Cordova, CA |
| Leonardo Myanaki | São Paulo, Brazil | Scott A. Spoonster | Tampa, FL |
| Loren Jahn | Lake Zurich, IL | Scott Gibson | Canada |
| Lynn F. Sergeant | Sunrise, FL | Seb La Mura | UK |
| Lynn Greenberg | Sunrise, FL | Sergio Vivero Quiñonez | Chihuahua, Mexico |
| Lynne B. Wright | Goffstown, NH | Shane I. Pray | St Louis, MO |
| Marc Gibson | Melbourne, Australia | Shari Hamilton | Canada |
| Marcio Luiz Fernandes Trindade | São Paulo, Brazil | Sharlene A. Restall | Sunrise, FL |
| Marcus D. Thomas | Atlanta, GA | Sharon Staples | UK |
| Maria C. Rivera | Sunrise, FL | Siew Peng Lee | Kuala Lumpur, Malaysia |
| Maria L. Trommer | Hauppauge, NY | Silvia Rodrigo | Buenos Aires, Argentina |
| Marian Azzopardi | Canada | Simon Gladin | UK |
| Marie C. Damas | Tampa, FL | Sonia Vargas | Brea, CA |
| Mark C. Killion | Atlanta, GA | Stacy M. Anz-Mahar | Sunrise, FL |
| Mark J. Bolster | Jacksonville, FL | Stephanie A. Zercher | Atlanta, GA |
| Marlene Anderson | Radnor, PA | Steven Dornbach | Brea, CA |
| Marvina J. Allen-Buuck | Fairview, TN | Susan E. Johnson | Farmers Br, TX |
| Mary A. Lansden | Covington, LA | Susan Parkinson | Fresno, CA |
| Mary R. Samuel-Thomas | Jacksonville, FL | Suzanne Starkey | UK |
| Mary T. Hast | Atlanta, GA | Sylvia E. Tillman | Dearborn, MI |
| Maryellen Smith | La Quinta, CA | Ted Matson | UK |
| Michele M. Maddux | Lynnwood, WA | Teresa Mitchell | Canada |
| Michelle Krebs | Hauppauge, NY | Terry May | UK |
| Mike Campbell-Pitt | Hong Kong, HK | Thomas S. Poston | Florence, SC |
| Mike Skingsley | UK | Tom A. Swanson | Atlanta, GA |
| Monica D. Westlund | Denver, CO | Tyesha R. Al'adil | Atlanta, GA |
| Natalie Read | Brisbane, Australia | Tyler J. Hamilton | Atlanta, GA |
| Natasha C. Harris | Atlanta, GA | Tyvon O. Howard | Atlanta, GA |
| Neale Walford | UK | Wendy K. Saur | West Bloomfield, MI |
| Neeta S. Dhanani | Sunrise, FL | William F. Harvey SR | Atlanta, GA |
| Neil Lacey | Canada | William M. Rowlett | Tucker, GA |

Anniversaries

Winfield C. Terry
Yeck Eng Lai

Tucker, GA
Singapore, Singapore

15 Years

Adam Miller
Alan Suwarno Ardi
Alex Muratis
Alexandra Furieri
Alexia Wood
Alisdair Jones
Allison List
Amy L. Zajac
Andrea Kirkland
Andrea Monjo
Andrew Rochester
Angel Martinez
Anita Mazur
Ann M. Khan
Annette D. Rouco
Anthony Forster
Ariel Maceachern
Arnaldo R. Rotella
Arnaldo R. Rotella
Arturo D. Lozano
Ashley Hall
Audrey M. Jones
Barbara J. Parks
Barbara J. Tabor
Benjamin Brubacher
Benjamín G. Soto
Bentley R. Laytin
Bernice C. Kaplan
Beth Landers
Beverly S. Brisebois
Brad Bodai
Brenda P. Rarick
Bridget Remillard
Cari Wells
Carlos E. Rojas
Carlos L. Baeza
Carol Nguyen
Carolyn S. Rutherford
Carrie Taylor
Cathy Green
Cathy Kane
Chantal Chartrand
Christian Comley
Christian Kwan
Christine L. Medina
Christine M. Clark
Cindy N. Buxton
Cynthia A. Clausi
Cynthia A. Wedderburn
Dale Dekle
Darlene Young
David Barbe
David G. Toucheck
Deborah P. Stamey

Canada
Indonesia - Jakarta
Canada
Canada
Columbia, TN
UK
Lake Zurich, IL
Livonia, MI
Canada
Canada
Canada
Canada
Canada
Sunrise, FL
Sunrise, FL
Johannesburg, South Africa
Canada
Santiago, Chile
Santiago, Chile
Manila, Philippines
Canada
Atlanta, GA
Sunrise, FL
Farmers Br, TX
Canada
Santiago, Chile
Brea, CA
Framingham, MA
Canada
Sunrise, FL
Canada
Atlanta, GA
Canada
Canada
Lake Zurich, IL
Santiago, Chile
Santiago, Chile
Canada
Phoenixville, PA
Canada
Canada
Canada
Canada
Canada
Canada
Corpus Christi, TX
Sunrise, FL
Sunrise, FL
Lindenhurst, NY
Sunrise, FL
Atlanta, GA
Canada
Canada
Atlanta, GA
Charlotte, NC

Djida Bessai
Donna A. Reina-Fleming
Dorothy Roberts
Edie M. Elfmont
Elaine Fearn
Ellen J. Litterick
Eric Sabatino
Erica Fichter
Erich Hein
Erika Kamikazi
Estela Tran
Faye Hamilton
Franca Saracino
Garry Nicolas
Gary L. Appell
Gary Vaccaro
Georgia R. Schmid
Gregory Smith
Gregory T. Tucker
Gregory Thierman
Heather Thompson
Ingrid Lievens
Irene Schwarzkopf
Jacqueline Thompson
James R. Turner
Janet C. Bowman
Jeanette M. Gipsman
Jeffrey A. Johnson
Jennifer Virley
Jessica Flood
Joe Johnson
Johan De Kock
John McClare
Jonathan Smyth
Jorge Cayon
José L. Cifuentes
Judith A. Galdencio
Judith Wáles
Julie Soloduka
Julie Riga
Katherine Y. Schiffman
Kathryn M. Acevedo
Katie S. Frazier
Kimberly A. Hawk
Laura F. Malloy
Laura Grant
Laura Grominsky
Lenore Horner
Leslie A. Ramsey
Li Khuen Wong
Linda Lanning
Lisa S. Garner
Lohna M. Erickson
Louis J. Rivera
Luis P. Fumei
Lyfje Zoto
Marcos T. Garcia
Margaret J. Schechner
Maria Gaspar
Mark M. Latham
Martha A. Thompson

Canada
Alpharetta, GA
Canada
Torrance, CA
UK
Sunrise, FL
Canada
Sunrise, FL
Canada
Canada
Sunrise, FL
Canada
Canada
Canada
Mill Valley, CA
Sydney, Australia
Pittsburgh, PA
Canada
Atlanta, GA
Canada
Canada
Antwerp, Belgium
Duesseldorf, Germany
WC Ranch Cordova, CA
Livonia, MI
Apple Valley, CA
Arlington, TN
Atlanta, GA
Canada
Canada
Norfolk, VA
Johannesburg, South Africa
Canada
Canada
Miami Lakes, FL
Santiago, Chile
Sunrise, FL
Vernon Hills, IL
Canada
Canada
Indianapolis, IN
Middletown, DE
Louisville, KY
Mountain Top, PA
Radnor, PA
Fernandina Beach, FL
Canada
Canada
Vernon Hills, IL
Kuala Lumpur, Malaysia
Lake Zurich, IL
Minooka, IL
Sunrise, FL
San Diego, CA
Santiago, Chile
Wethersfield, CT
Fresno, CA
Sunrise, FL
Johannesburg, South Africa
Fairfax, VA
Jacksonville, FL

Anniversaries

Mary M. McManus
Mary Shaffer
Matthew Bryane
Melissa Steenkamer
Michael Pham
Michael Anglin
Michael Clendenning
Michael Dicarlo
Millie T. Sarmiento
Mona Scott
Nada Markovic
Nancy Green
Nancy Johnson
Nancy W. Blair
Nicolas Gagne
Nicole Sieczkowski
Paul Rix
Paula J. Clarke
Phulmati Sawh
Preston Hall
Priscilla Hayden
R W. Wilson
Razan Hamideh
Rich Groezinger
Richard O. Mead
Ritamma D. Puthuppampal
Robert K. Glatter
Robert Rosenstein
Roberto C. Pino
Rodrigo D. Vilches
Rony Guillet
Rosemarie Nine
Rosila Othman
Ryan Kesteris
Ryan Lewis
Saly Aziz
Sammy Sasso
Sandra G. Cunningham
Scott A. Richardson
Sergio Rueda-Montes
Shannon M. Etter
Sharon Dalziel
Shigang Zhang
Simone Toma
Sladjan Pantic
Stephanie Chretien
Susan M. Hanzlik
Tamara Augustin
Tania Santo
Tara A. Jones
Teresa K. Tousley
Timothy Fritz
Vicky Panenic
Zadok Cattle

Baltimore, MD
Huntingdon Valley, PA
Canada
Canada
Canada
Canada
Canada
Canada
Canada
Canada
Sunrise, FL
Canada
Canada
Canada
Canada
Dallas, TX
Canada
Canada
Sydney, Australia
Sunrise, FL
Sunrise, FL
Canada
Canada
Farmers Br , TX
Canada
Lake Zurich, IL
Charlotte, NC
Vero Beach, FL
Schaumburg, IL
Atlanta, GA
Santiago, Chile
Santiago, Chile
Canada
Las Vegas, NV
Alor Setar, Malaysia
Canada
Canada
Canada
Canada
Atlanta, GA
Schaumburg, IL
Lake Zurich, IL
Seattle, WA
Canada
Atlanta, GA
Canada
Canada
Canada
Canada
Pacifica, CA
Canada
Canada
Canada
Sunrise, FL
Denver, NC
Canada
Canada
Canada

Alice H. Duchamp
Becky J. Elliott
Beverley Filazek
Caralyn Trippodi
Carol D. Nona
Christine Maskery
David Colquhoun
Deborah S. Groves
Donaldson E. Howard
Doris Wong
Earl P. Pratt
Esther M. Harper
Fred J. Beiderbecke
Gail Scriver
Gayle Barnes
George de Lorey
Gregory T. Barnhill
Hollie M. Jenkins
Hugh R. Ashley
Ingrid A. Tucker
Ishwarie Singh
James F. Shafer JR
Javier A. Raddatz
Jeffrey B. Van Fleet
John Avery
John Dunderdale
John T. Kidd
Jon J. Egurrola
Jonathan Kirkman
Josephine C. Cu
Judith Caisman
Julie Geddes
Karen Kidwell
Kathleen Upton
Kevin G. Perrier
Lara Morgan
Mario Capuano
Millicent W. Scandrick
Nancy Hoemke
Nancy M. Ferri
Nazeema Defrancesca
Óscar M. Meza
Othnel Yabai
Pamela R. Scott
Patricia Francis
Patrick Farrand
Paul Sturges
Peter Davies
Peter Feenstra Kuiper
Richard P. Greene
Richard Popple
Rodrigo Bramasco
Sally Gamble
Sharen Nyberg
Sharon Simoes
Sherry Garvey
Silverdawn A. Gassen
Simon Cowper
Simone Reich
Snehal Patel
Stephen Paul

Houston, TX
Tucson, AZ
Canada
Hauppauge, NY
Fresno, CA
UK
Canada
Atlanta, GA
Overland Pk, KS
Canada
Sunrise, FL
Anaheim, CA
Sunrise, FL
Canada
WC Ranch Cordova, CA
UK
Houston, TX
Sunrise, FL
Gadsen, AL
Reston, VA
Sunrise, FL
Great Falls, MT
Santiago, Chile
WC Ranch Cordova, CA
UK
UK
Dubai , UAE
Woodland Hills, CA
Johannesburg, South Africa
Stony Point,, NY
Algonquin, IL
UK
Vernon Hills, IL
Lake Zurich, IL
Metairie, LA
UK
Paris, France
Atlanta, GA
Livonia, MI
Gardena, CA
Canada
Santiago, Chile
Kota Kinabalu, Malaysia
Schertz, TX
Sunrise, FL
WC Ranch Cordova, CA
UK
UK
Crawford, Netherlands
Wheeling, WV
UK
Fresno, CA
UK
Roseville, MN
Canada
Overland Park, KS
Metairie, LA
UK
Canada
UK
Lake Zurich, IL

20 Years

Adela D. Arias
Adrian Dudley-Evans
Alex E. Santander

Santiago, Chile
UK
Santiago, Chile

Anniversaries

Susan M. Walz
Thomas Archer
Valada Mora
Virginia Konieczski

Schaumburg, IL
Durban, South Africa
San Diego, CA
Vernon Hills, IL

Christopher Plant
David Turner
Debby L. Venske
Dianne D. Conway
Jacqueline Neumann
Jeffrey Rosenblum
Judy P. Gaskins
Julie Gaspers
Kees Mulder
Kraig Knox
Leann Griffiths
Lester Montgomery
Mary Schilling
Peter Luijpen
Peter Smith
Raymond J. McMann
Rhonda L. Hayes
Richard Trevelyan
Robert Hurr
Roger Sankey
Sharon H. Commander

Canada
UK
Brookfield, WI
Berkeley Heights, NJ
Crawford, Netherlands
Hauppauge, NY
Florence, SC
Lake Zurich, IL
Crawford, Netherlands
Overland Park, KS
Dallas, TX
Lake Zurich, IL
Hauppauge, NY
Crawford, Netherlands
Canada
Livonia, MI
Decatur, MS
UK
Akron, OH
Lake Zurich, IL
Farmers Br, TX

25 Years

Anita R. Wilson
Bert Nouwen
Bruce Schorr
Carol A. Klub
Carolyn J. Taylor
Christopher Salt
Daniel G. Lacrosse
Daniel S. Gulkewicz
David C. Floyd
David Speed
Deborah Westerfield
Diana L. Rustemeyer
Humberto E. Sciacaluga
Janice Hutchison
Javier A. Carvallo
Jeffrey A. Bousum
John Doar
Kerry L. Cline
Kok Keong Chen
Larry D. Corbett
Laura A. Franz
Lisa A. Fular
Margarietha Hattingh
Martha E. Potter
Michael G. Sirmans
Óscar A. Lucero
Paul Zupko
Paula Kinsey
Ray Picot
Raymond E. Weed
Robert Fantasia
Sandra D. Fischer
Sandra Gagnon
Sandra I. Mayernik
Sandra S. Truman
Santo Carbone
Scott P. Shirey
Stephen Hutchinson
Stuart E. Tucker
Vincent Monti
Walter Waugh

Gainesville, GA
Crawford Direct, Netherlands
Canada
New York, NY
Round Rock, TX
WC Ranch Cordova, CA
Scarborough, ME
Allentown, PA
Atlanta, GA
UK
Vernon Hills, IL
Charleston, WV
Santiago, Chile
UK
Santiago, Chile
Indianapolis, IN
UK
Atlanta, GA
Kuala Lumpur, Malaysia
South Setauket, NY
Lake Zurich, IL
Livonia, MI
Johannesburg, South Africa
Atlanta, GA
Tucker, GA
Santiago, Chile
Suffield, OH
Lake Zurich, IL
UK
Essex Junctio, VT
Berkeley Heights, NJ
Tampa, FL
Canada
Great Falls, MT
Tucker, GA
Canada
Vernon Hills, IL
UK
Atlanta, GA
Hauppauge, NY
Canada

35 Years

Andy M. Griego
Claire Monagle
Cynthia L. McCarty
David Barratt
Harry W. Rinehart
Jeri K. Schulz
Joe G. Hillman
Margaret Mathis
Margaret Terrio
Mark Vós
Mona Lim
Nancy Avery
Nigel Moore
Norma Wise
Ralph Tátone
Robert J. Seeber
Robert P. Darden
Rocknye M. Engblad
Roy E. Howton JR
Thomas C. Stanford
Wayne T. Gill

Huntington Beach, CA
Dedham, MA
Maitland, FL
UK
Allentown, PA
Schaumburg, IL
Bossier City, LA
San Antonio, TX
Canada
Crawford, Netherlands
Penang, Malaysia
Atlanta, GA
UK
Maitland, FL
Vero Beach, FL
Grand Rapids, MI
Houston, TX
Burlleson, TX
Atlanta, GA
Atlanta, GA
Round Rock, TX

30 Years

Andrew Hoyle
Antoinette Henderson
Bari W. Purkett
Beverly Larsen
Brian Lacey
Christina Chong

UK
Baton Rouge, LA
Atlanta, GA
Atlanta, GA
Canada
Singapore, Singapore

40 Years

Beverly Healy
Cassandra Malanga
Larry Walker
Mary Burnetter
Southdier Thomas
Stephen Reesman
Anne Areheart
Sandra S. Hojnacki

Berkeley Heights, NJ
Berkeley Heights, NJ
UK
Albany, NY
Ipoh, Malaysia
Ft Wayne, IN
Berkeley Heights, NJ
Merrillville, IN



Steve Edmunds - U.S. Property & Casualty



We regret to inform you that **Steve Edmunds** passed away suddenly in July. He was 58 years old.

Steve was vice president of Account Management and Regional Sales for U.S. Property & Casualty. He was a selfless manager and dedicated associate, one of those rare individuals who was always willing to help you out in whatever way he could. His commitment to Crawford's success was second to none. We were fortunate enough to have worked with Steve, and knew him as both a friend and valued colleague.

Steve joined Crawford in March 1976, and throughout his 35 years with the company was an instrumental contributor in a number of positions he held in the organization. In his most recent role, he led the Account Management and Regional Sales teams, and was a driving force in building a strong selling culture.

Steve was an avid cyclist and was looking forward to his annual bike trek across Iowa. He was originally from southern Illinois, and is survived by his wife, Debra.

Winston Grow - Finance



Christopher Winston Grow passed away September 14 from an apparent heart attack in his home. He was 62.

Winston worked in the Finance Department at the corporate headquarters for 12 years and most recently held the position of senior accounting analyst. Prior to Crawford he worked in the clothing manufacturing and accounting industries, and attended Jacksonville State University.

A native of Venezuela, he had many friends at Crawford and will be greatly missed. Known for his love of the rosary, he also enjoyed science fiction movies and cats. He is survived by his three brothers, and their families, including a twin brother, Stephen, and several close friends.

Thomas A. Swanson - U.S. Catastrophe Services



On November 13, our beloved friend, **Thomas A. Swanson**, passed away.

For those of you who knew Tom, I'm sure you'd agree that he was not just one of the best, but someone who was extremely selfless and went out of his way to help others ... both at the professional and personal level. Whenever Tom was aware that someone was in need, he was always there.

Tom, who was 60, started with Crawford & Company Catastrophe Services in November 2000 as an auto adjuster. Through the years, he worked hard to become a property adjuster and was part of our CAT Core Team. He was in New Orleans to adjust claims after Hurricane Katrina and also recently worked on catastrophes in New Zealand and Australia. He loved nature, working outside, antique cars and going to dinner with his family.

For the past few years, Tom had become one of the most sought-out adjusters in CAT due to the quality of his work and his positive attitude towards others. His death is a huge loss for our organization and those who knew him personally.

Ronald (Ron) Theriot- ICT Back Office Development Team

We regret to inform you of the passing of Ronald (Ron) Theriot, senior applications developer with the Atlanta ICT Back Office Development team. Ron joined Crawford in November of 1998 and worked for the company as a lead software specialist until 2000, when he joined Keane as part of Crawford's IT outsourcing arrangement. He was re-hired in March of 2007 when the Keane contract expired, and remained with Crawford for more than 23 years (total) until his passing on January 4, 2012. Known as an avid investor, Ron was also a master-level chess player who loved movies.



Stephen Whitaker - ICT Data Center



Stephen Whitaker passed away unexpectedly at work on August 23, 2011; he was 59 years old. Steve was a distribution services specialist in the ICT Data Center in Tucker, Georgia.

Steve joined Crawford on May 18, 1970 and throughout his 41 years with the Company was a key contributor working primarily in output services. He moved with Crawford from its former headquarters on Ponce de Leon Avenue to the Glenridge Drive location and then to the Tucker facility when it opened.

Steve enjoyed football, basketball, music and especially taking his grandchildren to the movies.

He was dependable and conscientious and did whatever was necessary to get the job done. He was well-respected and liked by many throughout the organization and will be missed by his friends and associates at the Data Center.

Eugene (Gene) Key

Retired Crawford employee **Eugene (Gene) Key** passed away peacefully in September after a battle with brain cancer. Gene started with Crawford & Company in 1948 and retired in 1983.

A Georgia native, Gene served in WW II, held a law degree, and worked in the Atlanta office as an adjuster when he started with Crawford. He then managed branch offices in Charleston, SC; San Antonio, TX; eventually moving to Seattle, WA, serving in a number of management positions including branch manager and regional vice president.

Gene was a unique leader admired by many current and former Crawford employees who shared remembrances of Gene. Dennis Bergstrom said of Gene, "...was at times bigger than life. Our company was much different then, and Gene personified the attitude of (founder) Jim Crawford and others about the greatness of our company. He developed relationships and was a true businessman who happened to be in the business of independent insurance adjusting. He would have been successful no matter what business he chose. He will be missed. Gene was quite a man. I, and many others, owe a lot to him."

Retired Seattle Adjuster Larry Garlinghouse recalled, "He was close to Jim and Virginia Crawford. In his early years with the company Jim Crawford loaned him his new car for a date Gene had one evening (Jim apparently insisted telling Gene his old clunker was not impressive for the occasion). After Jim's death Gene remained good friends with Virginia until her death. He was a very remarkable person who I always admired and respected."

Even after retirement, Gene kept busy with many activities including the Seattle Claims Adjusters Association (SCAA) where he was very active and remained so through September 1983 when he retired after serving as SCAA president. This comment from Crawford retiree Gordon Christey summed up how many viewed Gene Key, "Talk about a man who lived his life to full."



Gene Key (on left) in 1956 with Bob Vogel and Pete Bailey



Gene (with glasses) with Dick Cuff (past president and retired claims manager of Kemper Insurance).